



# Retail Site Determination

October 2006



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## Recommendations & Conclusions

Buxton has reviewed the three sites discussed with the City of Richmond and Wayne County on the basis of retail recruitment potential. This Retail Site Determination booklet features maps of each site's trade area and an analysis contributing to this recommendation.

Buxton has selected Site 3 I-70 & US 40 as having the best overall retail trade potential. While all three sites share similar psychographic profiles, Site 3 has a greater overall traffic count, household count and number of households in dominant segments. Site 3 also surpasses all other sites with an estimated product category potential value in excess of 1.12 billion dollars.

This recommendation is based on the market characteristics and retail potential of the sites studied. This recommendation does not take into consideration limitations related to cost, environment, engineering, infrastructure or ownership.

### **Buxton Recommends**

Site 3 – I-70 & US 40

## Selecting the City of Richmond and Wayne County's Retail Site

To begin the CommunityID process, the City of Richmond and Wayne County selected three sites to be analyzed and ranked for possible retail development or revitalization. The locations of the three sites are shown on the opposite page.

**The next task for the sponsoring organization is to select one of the three sites for a more detailed analysis and determination of retail firms that will best match the consumers in Richmond and Wayne County's trade area.**

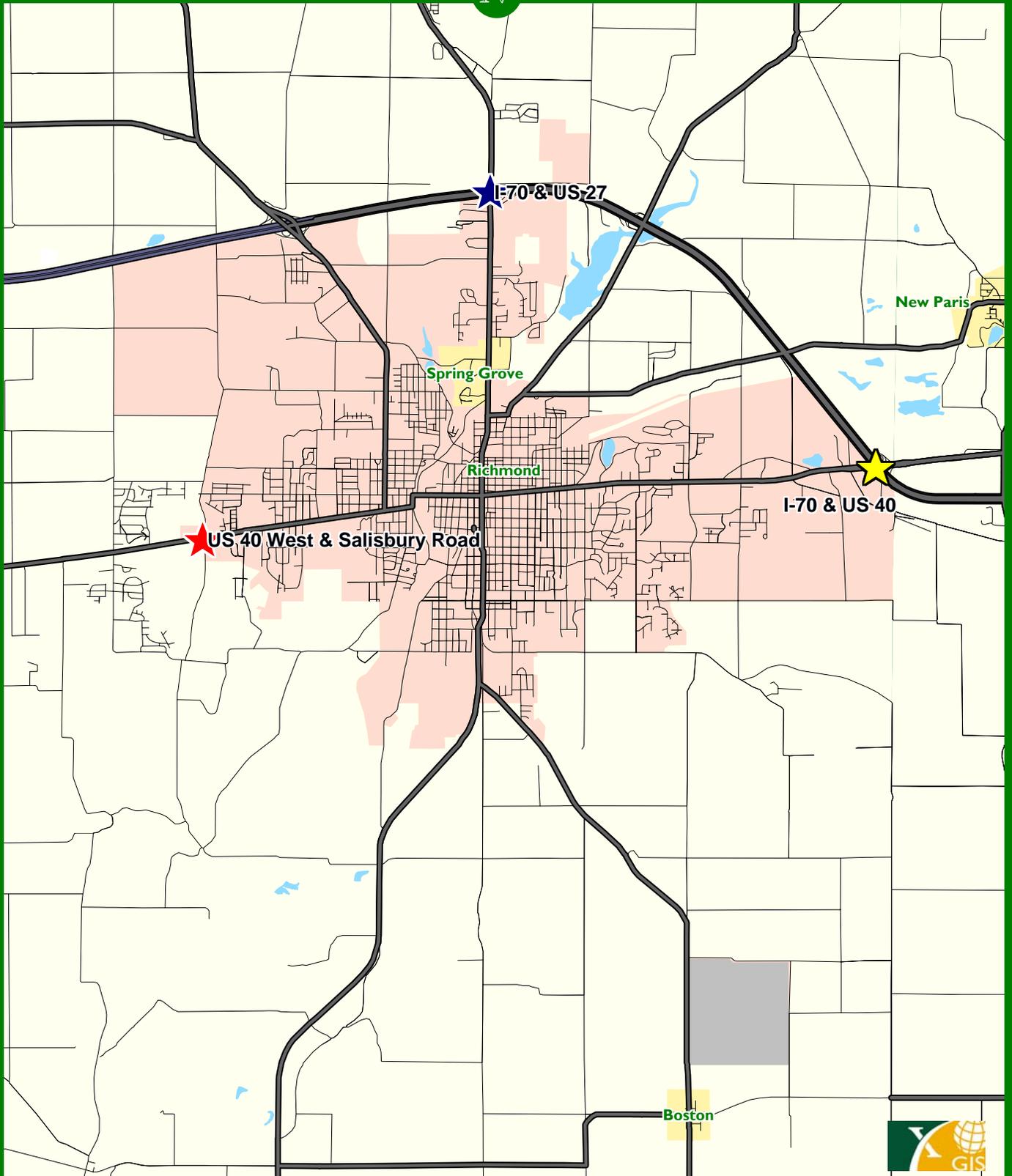
To aid in the decision-making process to select the best site, Buxton has ranked the retail potential of the three sites based on the following analyses:

- A primary drive-time trade area was delineated for each site
- A secondary trade area was delineated for Richmond and Wayne County as a whole
- The customers in each trade area were segmented according to buying habits and lifestyles
- A profile of Richmond and Wayne County's customers within all trade areas was developed
- The retail demand for more than 400 products and services was determined for each potential trade area

The purpose of these analyses is to develop Richmond and Wayne County's Customer Profile. The Customer Profile is a snapshot of the customers that reside in Richmond and Wayne County's trade area. Even though these consumers are complex and diverse, Buxton is able to capture and catalogue the extent to which potential demand for retailer's goods and services are concentrated in the trade area.

By overlaying Richmond and Wayne County's Customer Profile with over 4,500 retail matching profiles in Buxton's proprietary database, we are able to identify major categories of retail that are candidates for location in Richmond and Wayne County. This matching provides the basis for determining Richmond and Wayne County's viability to attract retailers and restaurants and forms the basis for Buxton's recommendations and conclusions.

With this analysis and Buxton's recommendations, Richmond and Wayne County can make a more informed decision about investments in infrastructure and can focus resources on areas of higher retail development potential.



### City of Richmond and Wayne County, Indiana: Overview



#### Shopping Centers

GLA in thousands



1000+



500 to 1000



City Limits



Site 2

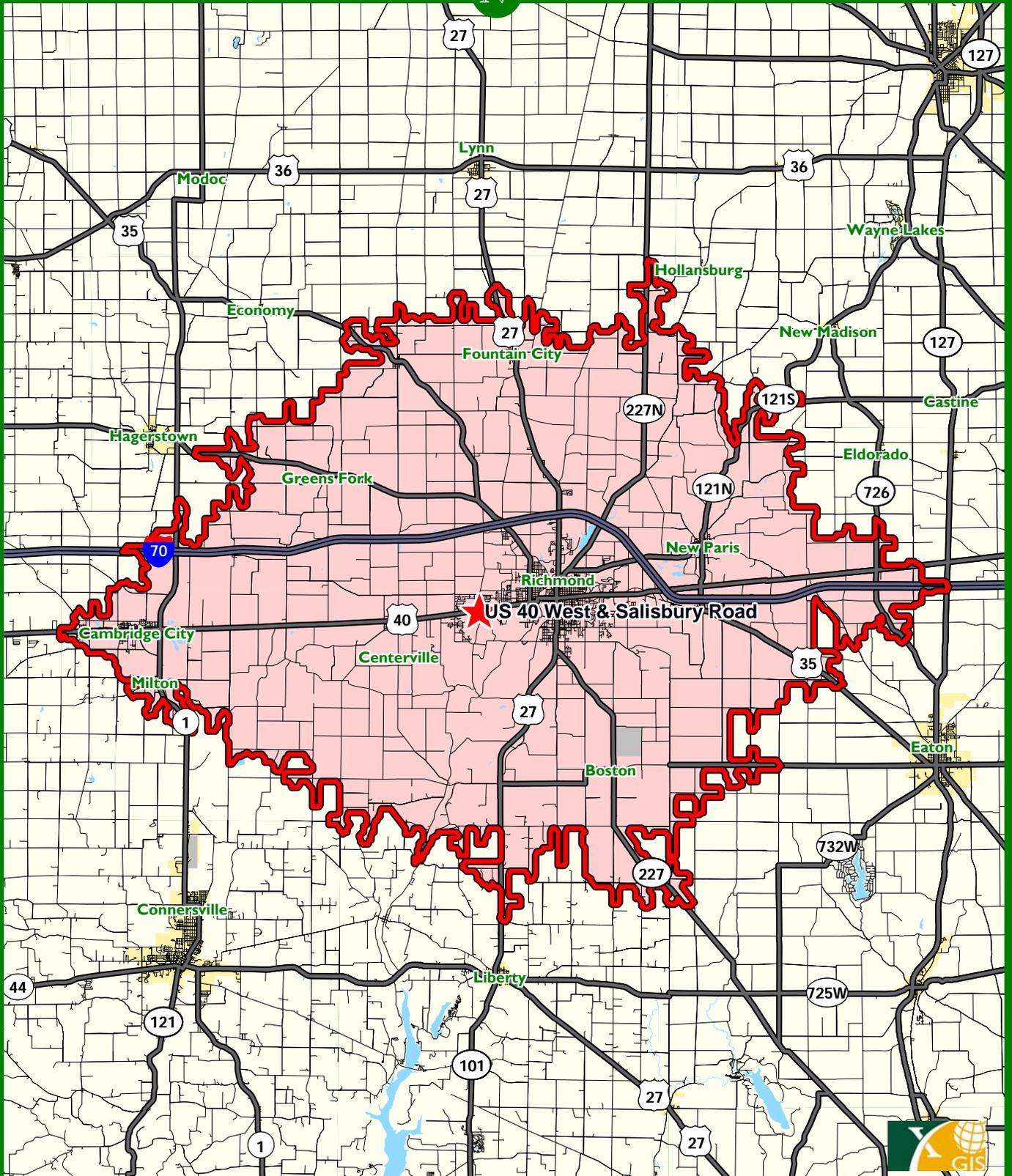


Site 1



Site 3





## City of Richmond and Wayne County, Indiana: Overview



### Shopping Centers

GLA in thousands

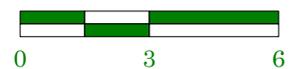
● 1000+

● 500 to 1000

□ 15 Minute Drive Time

★ Site I

Miles



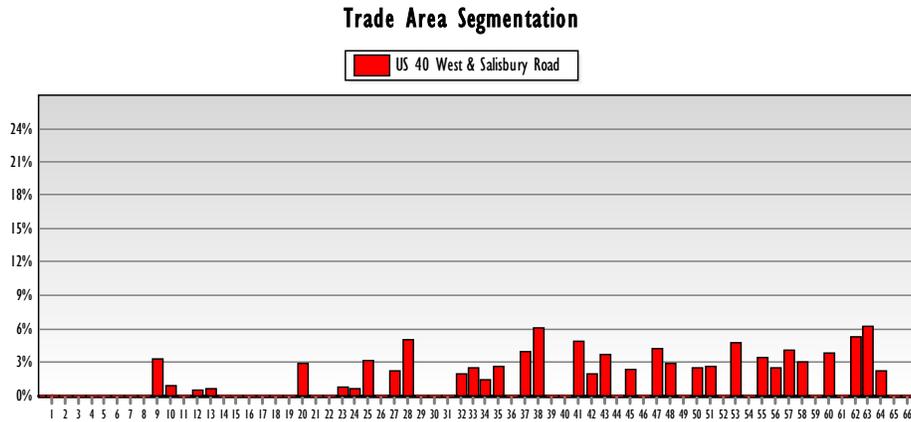
## Site I Analysis: US 40 West & Salisbury Road

### Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for Site I. The primary trade area was determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within the primary trade area of Site I is presented below.



Source: Claritas, Inc. PRIZM® NE, © 2006

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments for Site I.

| Dominant Segments | Description          | Households | % of All Households |
|-------------------|----------------------|------------|---------------------|
| 9                 | BIG FISH, SMALL POND | 935        | 3.35%               |
| 25                | COUNTRY CASUALS      | 892        | 3.20%               |
| 28                | TRADITIONAL TIMES    | 1,396      | 5.01%               |
| 37                | MAYBERRY-VILLE       | 1,121      | 4.02%               |
| 38                | SIMPLE PLEASURES     | 1,703      | 6.11%               |
| 41                | SUNSET CITY BLUES    | 1,358      | 4.87%               |
| 43                | HEARTLANDERS         | 1,025      | 3.68%               |
| 47                | CITY STARTUPS        | 1,166      | 4.18%               |
| 53                | MOBILITY BLUES       | 1,314      | 4.71%               |
| 55                | GOLDEN PONDS         | 971        | 3.48%               |
| 57                | OLD MILLTOWNS        | 1,160      | 4.16%               |
| 58                | BACK COUNTRY FOLKS   | 840        | 3.01%               |
| 60                | PARK BENCH SENIORS   | 1,052      | 3.77%               |
| 62                | HOMETOWN RETIRED     | 1,486      | 5.33%               |
| 63                | FAMILY THRIFTS       | 1,736      | 6.22%               |

Source: Claritas, Inc. PRIZM® NE, © 2006

## Site I Analysis (continued)

### Product Category

The following table outlines the estimated dollar potential available in major retail categories by consumers located within the trade area for Site I:

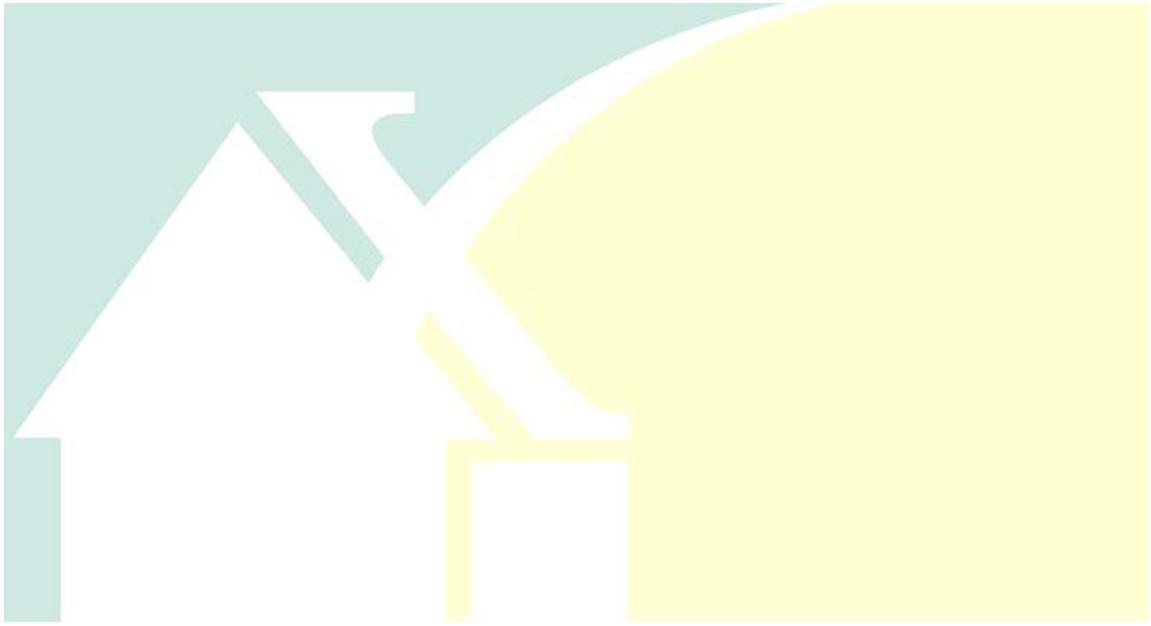
| <b>Consumer Variable - Major Categories</b> | <b>Total Estimated Dollars</b> |
|---|--------------------------------|
| Food at Home                                | \$136,160,880                  |
| Food Away from Home                         | \$104,796,810                  |
| Alcoholic Beverages                         | \$25,532,740                   |
| Smoking Products & Supplies                 | \$26,867,270                   |
| Personal Care Products & Services           | \$19,800,180                   |
| Day Care                                    | \$6,792,230                    |
| Household Furnishings & Services            | \$138,517,380                  |
| Housing Expenses                            | \$31,451,120                   |
| Apparel                                     | \$88,175,560                   |
| Sports & Recreation                         | \$27,108,190                   |
| Miscellaneous                               | \$62,723,830                   |
| Education                                   | \$24,595,830                   |
| Automotive                                  | \$227,908,740                  |
| Health Care                                 | \$102,262,310                  |
| <b>TOTAL</b>                                | <b>\$1,022,693,070</b>         |

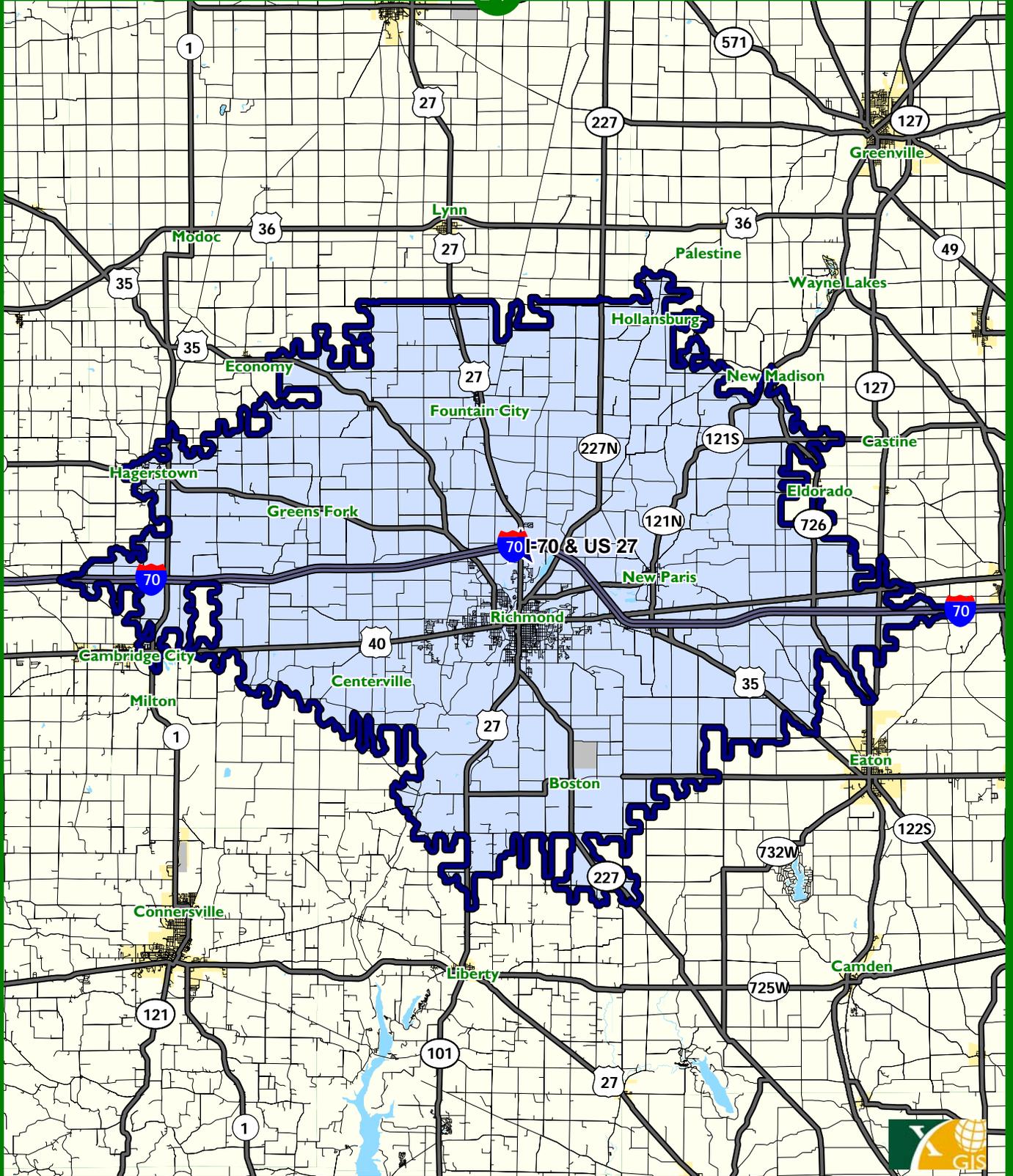
Source: Claritas, Inc. PRIZM® NE, © 2006

The following table presents the trade potential variables for Site I:

| <b>Trade Potential Variables</b>          | <b>Site I</b>   |
|---|-----------------|
| Estimated Household Count                 | 27,888          |
| Number of Households in Dominant Segments | 18,155          |
| Traffic Count                             | 17,690          |
| Estimated Product Category Potential      | \$1,022,693,070 |

Source: Claritas, Inc. PRIZM® NE, © 2006





### City of Richmond and Wayne County, Indiana: Trade Area



#### Shopping Centers

GLA in thousands

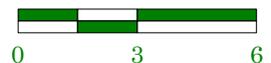
1000+

500 to 1000

15 Minute Drive Time

★ Site 2

Miles



## Site 2 Analysis: I-70 & US 27

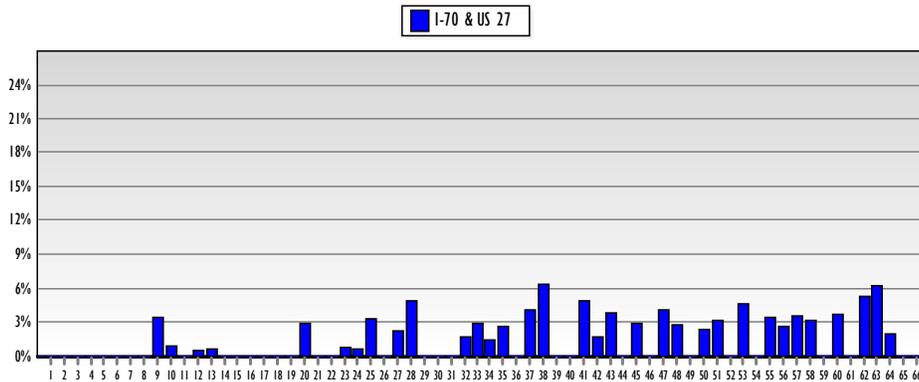
### Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for Site 2. The primary trade area was determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within the primary trade area of Site 2 is presented below.

Trade Area Segmentation



Source: Claritas, Inc. PRIZM® NE, © 2006

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments for Site 2.

| Dominant Segments | Description          | Households | % of All Households |
|-------------------|----------------------|------------|---------------------|
| 9                 | BIG FISH, SMALL POND | 963        | 3.43%               |
| 25                | COUNTRY CASUALS      | 930        | 3.31%               |
| 28                | TRADITIONAL TIMES    | 1,361      | 4.84%               |
| 37                | MAYBERRY-VILLE       | 1,140      | 4.06%               |
| 38                | SIMPLE PLEASURES     | 1,769      | 6.30%               |
| 41                | SUNSET CITY BLUES    | 1,358      | 4.83%               |
| 43                | HEARTLANDERS         | 1,070      | 3.81%               |
| 47                | CITY STARTUPS        | 1,166      | 4.15%               |
| 51                | SHOTGUNS & PICKUPS   | 901        | 3.21%               |
| 53                | MOBILITY BLUES       | 1,314      | 4.68%               |
| 55                | GOLDEN PONDS         | 959        | 3.41%               |
| 57                | OLD MILLTOWNS        | 1,009      | 3.59%               |
| 58                | BACK COUNTRY FOLKS   | 877        | 3.12%               |
| 60                | PARK BENCH SENIORS   | 1,052      | 3.74%               |
| 62                | HOMETOWN RETIRED     | 1,486      | 5.29%               |
| 63                | FAMILY THRIFTS       | 1,736      | 6.18%               |

Source: Claritas, Inc. PRIZM® NE, © 2006

## Site 2 Analysis (continued)

### Product Category

The following table outlines the estimated dollar potential available in major retail categories by consumers located within the trade area for Site 2:

| <b>Consumer Variable - Major Categories</b> | <b>Total Estimated Dollars</b> |
|---|--------------------------------|
| Food at Home                                | \$137,577,020                  |
| Food Away from Home                         | \$106,008,400                  |
| Alcoholic Beverages                         | \$25,786,020                   |
| Smoking Products & Supplies                 | \$27,105,730                   |
| Personal Care Products & Services           | \$20,028,830                   |
| Day Care                                    | \$6,880,520                    |
| Household Furnishings & Services            | \$140,436,180                  |
| Housing Expenses                            | \$31,823,110                   |
| Apparel                                     | \$89,383,210                   |
| Sports & Recreation                         | \$27,505,120                   |
| Miscellaneous                               | \$63,468,030                   |
| Education                                   | \$24,846,370                   |
| Automotive                                  | \$231,056,950                  |
| Health Care                                 | \$102,977,610                  |
| <b>TOTAL</b>                                | <b>\$1,034,883,100</b>         |

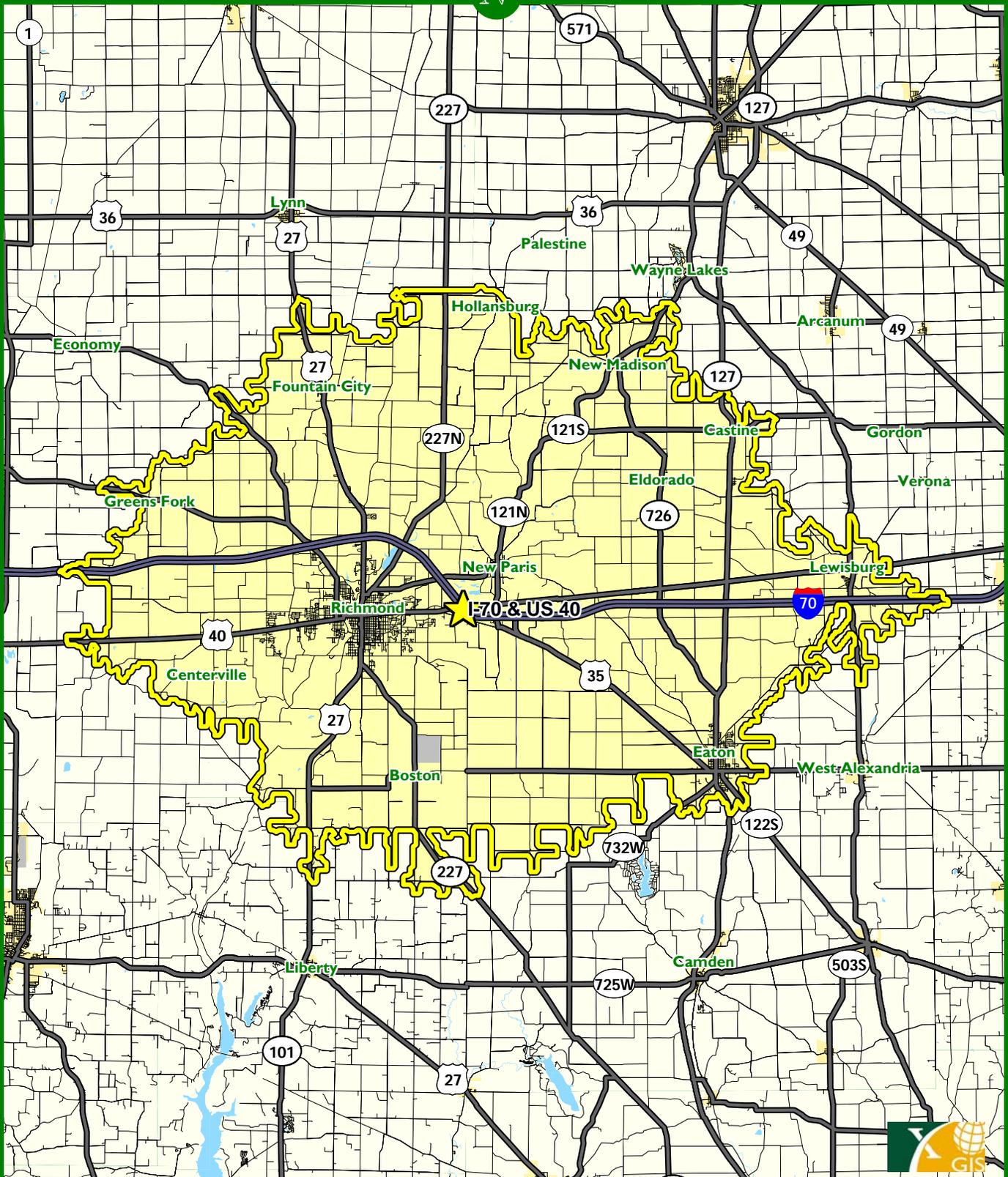
Source: Claritas, Inc. PRIZM® NE, © 2006

The following table presents the trade potential variables for Site 2:

| <b>Trade Potential Variables</b>          | <b>Site 2</b>   |
|---|-----------------|
| Estimated Household Count                 | 28,093          |
| Number of Households in Dominant Segments | 19,091          |
| Traffic Count                             | 21,160          |
| Estimated Product Category Potential      | \$1,034,883,100 |

Source: Claritas, Inc. PRIZM® NE, © 2006





### City of Richmond and Wayne County, Indiana: Trade Area



#### Shopping Centers

GLA in thousands

1000+

500 to 1000

15 Minute Drive Time

Site 3

Miles



## Site 3 Analysis: I-70 & US 40

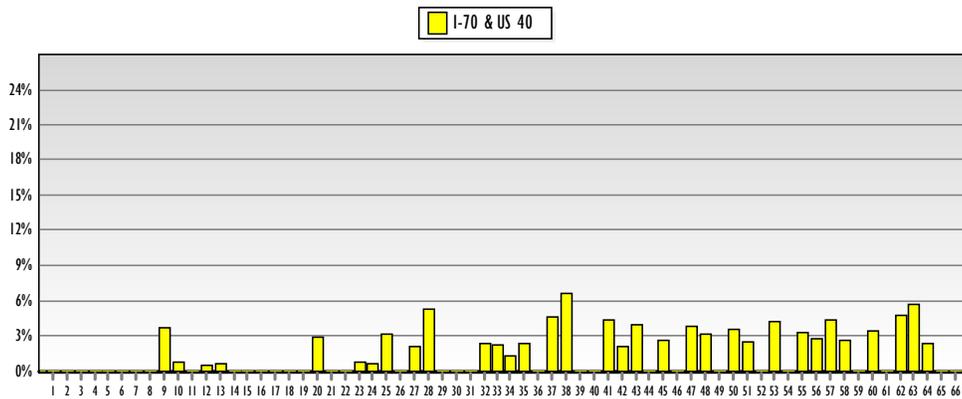
### Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for Site 3. The primary trade area was determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within the primary trade area of Site 3 is presented below.

**Trade Area Segmentation**



Source: Claritas, Inc. PRIZM® NE, © 2006

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments for Site 3.

| Dominant Segments | Description          | Households | % of All Households |
|-------------------|----------------------|------------|---------------------|
| 9                 | BIG FISH, SMALL POND | 1,135      | 3.68%               |
| 25                | COUNTRY CASUALS      | 990        | 3.21%               |
| 28                | TRADITIONAL TIMES    | 1,620      | 5.25%               |
| 37                | MAYBERRY-VILLE       | 1,438      | 4.66%               |
| 38                | SIMPLE PLEASURES     | 2,048      | 6.64%               |
| 41                | SUNSET CITY BLUES    | 1,358      | 4.40%               |
| 43                | HEARTLANDERS         | 1,204      | 3.90%               |
| 47                | CITY STARTUPS        | 1,166      | 3.78%               |
| 48                | YOUNG & RUSTIC       | 979        | 3.17%               |
| 50                | KID COUNTRY, USA     | 1,106      | 3.59%               |
| 53                | MOBILITY BLUES       | 1,314      | 4.26%               |
| 55                | GOLDEN PONDS         | 1,033      | 3.35%               |
| 57                | OLD MILLTOWNS        | 1,349      | 4.37%               |
| 60                | PARK BENCH SENIORS   | 1,052      | 3.41%               |
| 62                | HOMETOWN RETIRED     | 1,486      | 4.82%               |
| 63                | FAMILY THRIFTS       | 1,736      | 5.63%               |

Source: Claritas, Inc. PRIZM® NE, © 2006

## Site 3 Analysis (continued)

### Product Category

The following table outlines the estimated dollar potential available in major retail categories by consumers located within the trade area for Site 3:

| <b>Consumer Variable - Major Categories</b> | <b>Total Estimated Dollars</b> |
|---|--------------------------------|
| Food at Home                                | \$150,360,710                  |
| Food Away from Home                         | \$115,919,280                  |
| Alcoholic Beverages                         | \$28,167,810                   |
| Smoking Products & Supplies                 | \$29,859,890                   |
| Personal Care Products & Services           | \$21,846,120                   |
| Day Care                                    | \$7,423,990                    |
| Household Furnishings & Services            | \$152,891,530                  |
| Housing Expenses                            | \$34,735,200                   |
| Apparel                                     | \$97,071,370                   |
| Sports & Recreation                         | \$29,778,690                   |
| Miscellaneous                               | \$68,951,630                   |
| Education                                   | \$26,468,670                   |
| Automotive                                  | \$250,590,470                  |
| Health Care                                 | \$112,687,870                  |
| <b>TOTAL</b>                                | <b>\$1,126,753,230</b>         |

Source: Claritas, Inc, PRIZM® NE, © 2006

The following table presents the trade potential variables for Site 3:

| <b>Trade Potential Variables</b>          | <b>Site 3</b>   |
|---|-----------------|
| Estimated Household Count                 | 30,849          |
| Number of Households in Dominant Segments | 21,014          |
| Traffic Count                             | 25,280          |
| Estimated Product Category Potential      | \$1,126,753,230 |

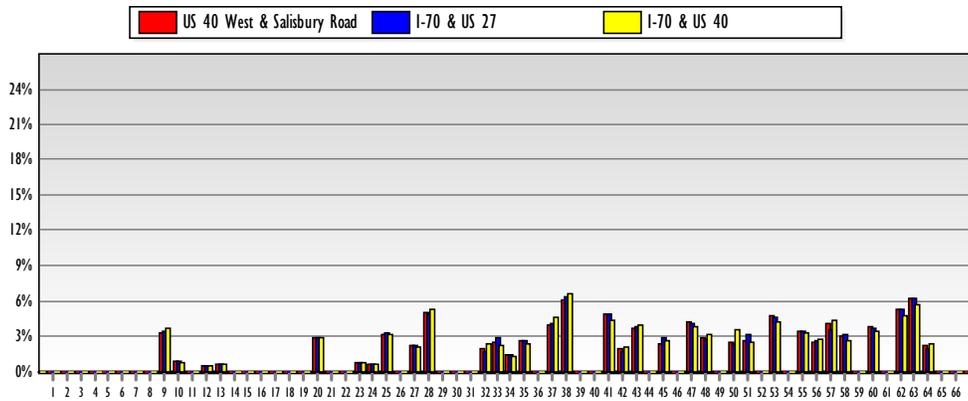
Source: Claritas, Inc, PRIZM® NE, © 2006

## Site Comparison

### Trade Area Segmentation

This side by side comparison of the three trade areas shows the compositions and characteristics of the households to be very similar. This is not unusual and can be expected in an area with potential sites in close proximity.

**Trade Area Comparison**

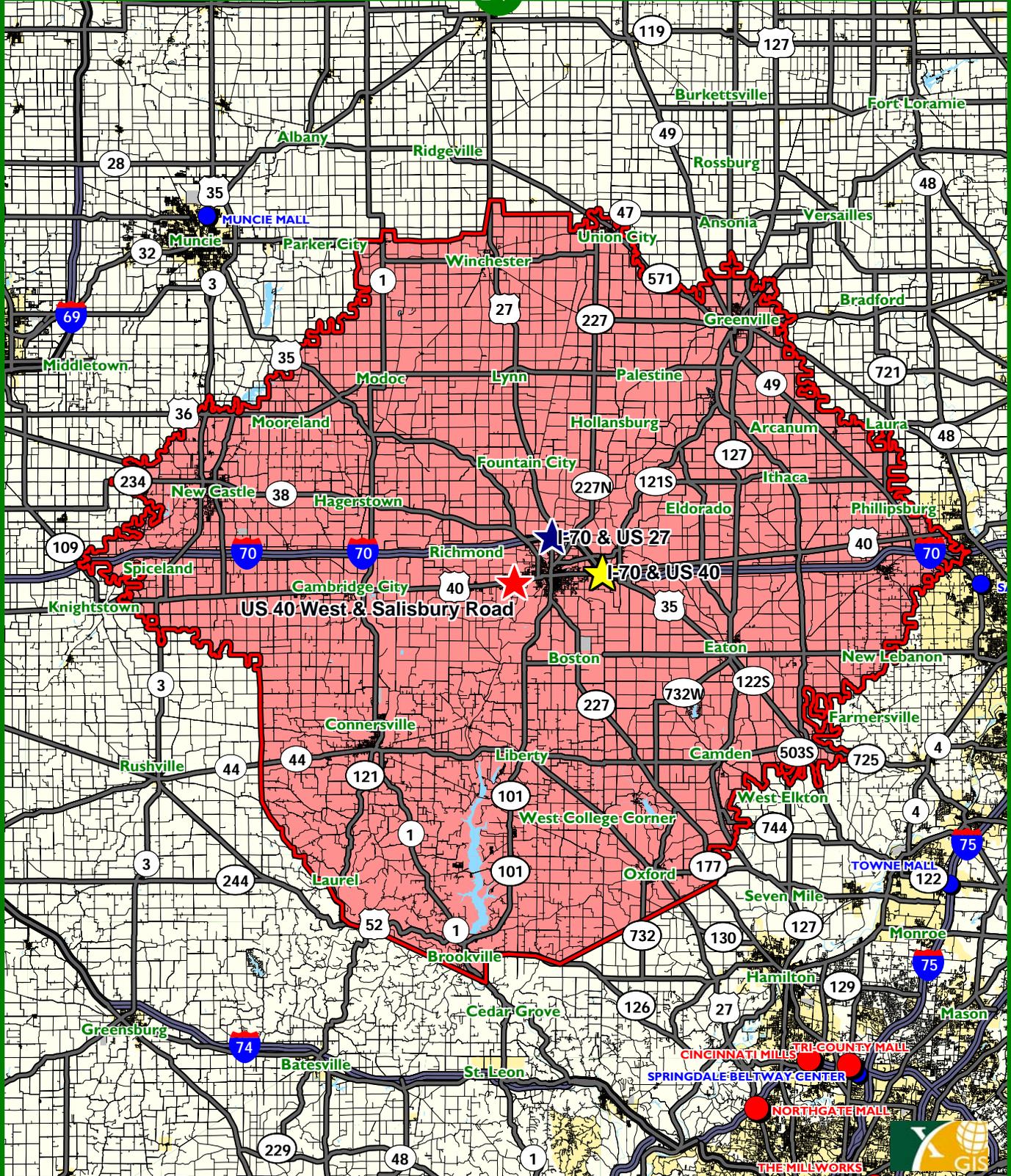


Source: Claritas, Inc. PRIZM® NE, © 2006

### Primary Trade Area Statistics with Trade Area Rank

| Trade Potential Variables                 | Site 1              | Site 2              | Site 3                     |
|---|---------------------|---------------------|----------------------------|
| Estimated Household Count                 | 27,888 (3)          | 28,093 (2)          | <b>30,849 (1)</b>          |
| Number of Households in Dominant Segments | 18,155 (3)          | 19,091 (2)          | <b>21,014 (1)</b>          |
| Traffic Count                             | 17,690 (3)          | 21,160 (2)          | <b>25,280 (1)</b>          |
| Estimated Product Category Potential      | \$1,022,693,070 (3) | \$1,034,883,100 (2) | <b>\$1,126,753,230 (1)</b> |

Source: Claritas, Inc. PRIZM® NE, © 2006



### City of Richmond and Wayne County, Indiana: Secondary Trade Area



#### Shopping Centers

GLA in thousands



City Limits

Secondary Trade Area

Site 1

Site 3

Site 2



## Secondary Trade Area Analysis

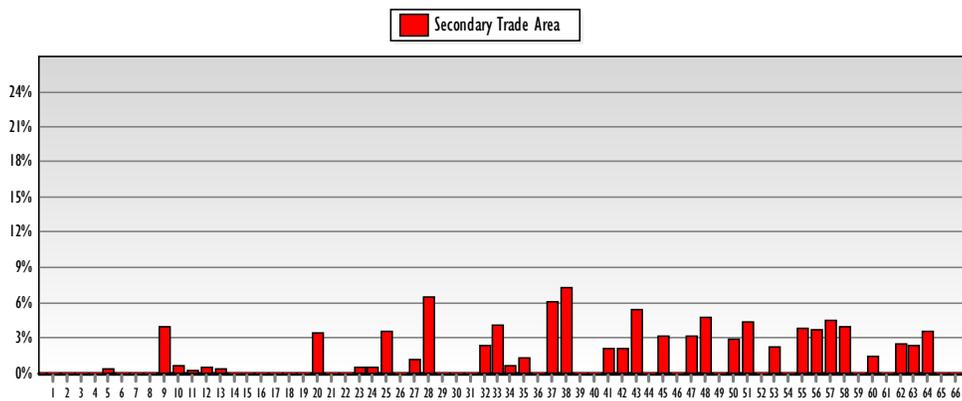
### Drive-Time Trade Area

The map on the opposite page depicts the secondary trade area of Richmond and Wayne County, IN.

### Psychographics

The psychographic profile of the households within the secondary trade area is presented below.

#### Trade Area Segmentation



Source: Claritas, Inc. PRIZM® NE, © 2006

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments.

| Dominant Segments | Description          | Households | % of All Households |
|-------------------|----------------------|------------|---------------------|
| 9                 | BIG FISH, SMALL POND | 4,418      | 4.02%               |
| 20                | FAST-TRACK FAMILIES  | 3,775      | 3.43%               |
| 25                | COUNTRY CASUALS      | 3,923      | 3.57%               |
| 28                | TRADITIONAL TIMES    | 7,064      | 6.43%               |
| 33                | BIG SKY FAMILIES     | 4,551      | 4.14%               |
| 37                | MAYBERRY-VILLE       | 6,706      | 6.10%               |
| 38                | SIMPLE PLEASURES     | 7,939      | 7.22%               |
| 43                | HEARTLANDERS         | 5,964      | 5.43%               |
| 45                | BLUE HIGHWAYS        | 3,514      | 3.20%               |
| 47                | CITY STARTUPS        | 3,475      | 3.16%               |
| 48                | YOUNG & RUSTIC       | 5,211      | 4.74%               |
| 51                | SHOTGUNS & PICKUPS   | 4,820      | 4.39%               |
| 55                | GOLDEN PONDS         | 4,218      | 3.84%               |
| 56                | CROSSROADS VILLAGERS | 4,020      | 3.66%               |
| 57                | OLD MLLTOWNS         | 4,896      | 4.45%               |
| 58                | BACK COUNTRY FOLKS   | 4,330      | 3.94%               |
| 64                | BEDROCK AMERICA      | 3,905      | 3.55%               |

Source: Claritas, Inc. PRIZM® NE, © 2006

## Secondary Trade Area (continued)

### Product Category

The following table outlines the estimated dollar potential available in major retail categories by consumers located within the secondary trade area:

| <b>Consumer Variable - Major Categories</b> | <b>Total Estimated Dollars</b> |
|---|--------------------------------|
| Food at Home                                | \$556,891,640                  |
| Food Away from Home                         | \$448,004,870                  |
| Alcoholic Beverages                         | \$110,533,890                  |
| Smoking Products & Supplies                 | \$108,203,200                  |
| Personal Care Products & Services           | \$82,794,180                   |
| Day Care                                    | \$28,182,400                   |
| Household Furnishings & Services            | \$594,973,870                  |
| Housing Expenses                            | \$129,404,500                  |
| Apparel                                     | \$382,668,340                  |
| Sports & Recreation                         | \$118,008,130                  |
| Miscellaneous                               | \$268,845,540                  |
| Education                                   | \$127,613,160                  |
| Automotive                                  | \$985,198,850                  |
| Health Care                                 | \$412,028,280                  |
| <b>TOTAL</b>                                | <b>\$4,353,350,850</b>         |

Source: Claritas, Inc. PRIZM<sup>®</sup> NE, © 2006

The following table presents the trade potential variables for the secondary trade area:

| <b>Trade Potential Variables</b>          | <b>Secondary Trade Area</b> |
|---|-----------------------------|
| Estimated Household Count                 | 109,899                     |
| Number of Households in Dominant Segments | 82,729                      |
| Estimated Product Category Potential      | \$4,353,350,850             |

Source: Claritas, Inc. PRIZM<sup>®</sup> NE, © 2006

## Brief Segment Descriptions

- 1 **UPPER CRUST** – The nation’s most exclusive address, Upper Crust is the wealthiest lifestyle in America—a haven for empty-nesting couples over 55 years old. No segment has a higher concentration of residents earning over \$200,000 a year or possessing a postgraduate degree, and none has a more opulent standard of living.
- 2 **BLUE BLOOD ESTATES** – Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation’s second-wealthiest lifestyle, it is characterized by married couples with children, college degrees, a significant percentage of Asian Americans and six-figure incomes earned by business executives, managers and professionals.
- 3 **MOVERS & SHAKERS** – Movers & Shakers is home to America’s up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54, often with children. Given its high percentage of executives and white-collar professionals, there is a decided business bent to this segment: Movers & Shakers rank number one for owning a small business and having a home office.
- 4 **YOUNG DIGERATI** – Young Digerati are the nation’s tech-savvy singles and couples living in fashionable neighborhoods on the urban fringe. Affluent, highly educated and ethnically mixed, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars—from juice to coffee to microbrew.
- 5 **COUNTRY SQUIRES** – The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who have fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis and swimming as well as skiing, boating and biking.
- 6 **WINNER’S CIRCLE** – Among the wealthy suburban lifestyles, Winner’s Circle is the youngest, a collection of mostly 25- to 34-year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses and upscale malls. With a median income of nearly \$90,000, Winner’s Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques and take in a show.
- 7 **MONEY & BRAINS** – The residents of Money & Brains seem to have it all: high incomes, advanced degrees and sophisticated tastes to match their credentials. Many of these city dwellers—predominantly white with a high concentration of Asian Americans—are married couples with few children who live in fashionable homes on small, manicured lots.

## Brief Segment Descriptions

- 8 EXECUTIVE SUITES – Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation’s beltways. Filled with significant numbers of Asian Americans and college graduates—both groups are represented at more than twice the national average—this segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants and entertainment.
- 9 BIG FISH, SMALL POND – Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, belonging to country clubs, maintaining large investment portfolios and spending freely on computer technology.
- 10 SECOND CITY ELITE – There’s money to be found in the nation’s smaller cities, and you’re most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous executives who decorate their \$200,000 homes with multiple computers, large-screen TV sets and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities—from reading books to attending theater and dance productions.
- 11 GOD’S COUNTRY – When city dwellers and suburbanites began moving to the country in the 1970’s, God’s Country emerged as the most affluent of the nation’s exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God’s Country remains a haven for upper-income couples in spacious homes. Typically college-educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high-power jobs and laid-back leisure.
- 12 BRITE LITES, LI’L CITY – Not all of the America’s chic sophisticates live in major metros. Brite Lights, Li’l City is a group of well-off, middle-aged couples settled in the nation’s satellite cities. Residents of these typical double income, no kids households have college educations, well-paying business and professional careers and swank homes filled with the latest technology.
- 13 UPWARD BOUND – More than any other segment, Upward Bound appears to be the home of those legendary Soccer Moms and Dads. In these small satellite cities, upper-class families boast dual incomes, college degrees and new split-levels and colonials. Residents of Upward Bound tend to be kid-obsessed, with heavy purchases of computers, action figures, dolls, board games, bicycles and camping equipment.
- 14 NEW EMPTY NESTS – With their grown-up children recently out of the house, New Empty Nests is composed of upscale older Americans who pursue active—and activist—lifestyles. Nearly three-quarters of residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Italy.

## Brief Segment Descriptions

- 15 **POOLS & PATIOS** – Formed during the postwar Baby Boom, Pools & Patios has evolved from a segment of young suburban families to one for mature, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios—the highest proportion of homes were built in the 1960’s—residents work as white-collar managers and professionals, and are now at the top of their careers.
- 16 **BOHEMIAN MIX** – A collection of young, mobile urbanites, Bohemian Mix represents the nation’s most liberal lifestyles. Its residents are a progressive mix of young singles and couples, students and professionals, Hispanics, Asians, African-Americans and whites. In their funky row houses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop and microbrew.
- 17 **BELTWAY BOOMERS** – The members of the postwar Baby Boom are all grown up. Today, these Americans are in their forties and fifties, and one segment of this huge cohort—college-educated, upper-middle-class and home-owning—is found in Beltway Boomers. Like many of their peers who married late, these Boomers are still raising children in comfortable suburban subdivisions, and they’re pursuing kid-centered lifestyles.
- 18 **KIDS & CUL-DE-SACS** – Upscale, suburban, married couples with children is the description of Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian Americans, this segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence and children translates into large outlays for child-centered products and services.
- 19 **HOME SWEET HOME** – Widely scattered across the nation’s suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly between the ages of 25 and 54, have gone to college and hold professional and white-collar jobs. With their upscale incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with toys, TV sets and pets.
- 20 **FAST-TRACK FAMILIES** – With their upper-middle-class incomes, numerous children and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems and video games. They take advantage of their rustic locales by camping, boating and fishing.

## Brief Segment Descriptions

- 21 **GRAY POWER** – The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, home-owning suburbanites who are aging in place rather than moving to retirement communities. A segment of older, mid-scale singles and couples who live in quiet comfort, Gray Power reflects this trend.
- 22 **YOUNG INFLUENTIALS** – Once known as the home of the nation’s yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for young, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs and casual-dining restaurants.
- 23 **GREENBELT SPORTS** – A segment of middle-class exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these middle-aged residents are married, college-educated and own new homes; about a third have children. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating and mountain biking.
- 24 **UP-AND-COMERS** – Up-and-Comers is a stopover for young, mid-scale singles before they marry, have families and establish more deskbound lifestyles. Found in second-tier cities, these mobile twenty-somethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology and nightlife entertainment.
- 25 **COUNTRY CASUALS** – There’s a laid-back atmosphere in Country Casuals, a collection of middle-aged, upper-middle-class households that have started to empty-nest. Workers here—and most households boast two earners—have well-paying blue- or white-collar jobs, or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares and going out to eat.
- 26 **THE COSMOPOLITANS** – Educated, mid-scale and multi-ethnic, The Cosmopolitans are urbane couples in America’s fast-growing cities. Concentrated in a handful of metros—such as Las Vegas, Miami and Albuquerque—these households feature older home-owners, empty-nesters and college graduates. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.
- 27 **MIDDLEBURG MANAGERS** – Middleburg Managers arose when empty-nesters settled in satellite communities which offered a lower cost of living and more relaxed pace. Today segment residents tend to be middle-class and over 55 years old with solid managerial jobs and comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening and refinishing furniture.

## Brief Segment Descriptions

- 28 **TRADITIONAL TIMES** – Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles ranging from *Country Living* and *Country Home* to *Gourmet* and *Forbes*. But they're big travelers, especially in recreational vehicles and campers.
- 29 **AMERICAN DREAMS** – American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian or African-American. In these multilingual neighborhoods—one in ten residents speaks a language other than English—middle-aged immigrants and their children live in middle-class comfort.
- 30 **SUBURBAN SPRAWL** – Suburban Sprawl is an unusual American lifestyle: a collection of mid-scale, middle-aged singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue conservative versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games and renting videos.
- 31 **URBAN ACHIEVERS** – Concentrated in the nation's port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America and Europe. These young singles and couples are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.
- 32 **NEW HOMESTEADERS** – Young, middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white-collar and service industries, these dual-income couples have fashioned comfortable, child-centered lifestyles, their driveways filled with campers and powerboats, their family rooms with PlayStations and Game Boys.
- 33 **BIG SKY FAMILIES** – Scattered in placid towns across the American heartland, Big Sky Families is a segment of young rural families who have turned high school educations and blue-collar jobs into busy, middle-class lifestyles. Residents like to play baseball, basketball and volleyball in addition to going fishing, hunting and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.
- 34 **WHITE PICKET FENCES** – Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, middle-class, married with children. But the current version is characterized by modest homes and ethnic diversity—including a disproportionate number of Hispanics and African-Americans.

## Brief Segment Descriptions

- 35 **BOOMTOWN SINGLES** – Affordable housing, abundant entry-level jobs and a thriving singles scene— all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Young, single and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores and laundromats.
- 36 **BLUE-CHIP BLUES** – Blue-Chip Blues is known as a comfortable lifestyle for young, sprawling families with well-paying blue-collar jobs. Ethnically diverse—with a significant presence of Hispanics and African-Americans—the segment’s aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.
- 37 **MAYBERRY-VILLE** – Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, middle-class couples and families like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles and pickup trucks.
- 38 **SIMPLE PLEASURES** – With more than two-thirds of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement, and a disproportionate number served in the military; no segment has more members of veterans clubs.
- 39 **DOMESTIC DUOS** – Domestic Duos represents a middle-class mix of mainly over-55 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order or going out to eat.
- 40 **CLOSE-IN COUPLES** – Close-In Couples is a group of predominantly African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these 55-year-old-plus residents typically live in older city neighborhoods, enjoying secure and comfortable retirements.
- 41 **SUNSET CITY BLUES** – Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting close to retirement. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.

## Brief Segment Descriptions

- 42 **RED, WHITE & BLUES** – The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack and Payless Shoes. Middle-aged, high school educated and lower-middle class, these folks tend to have solid, blue-collar jobs in manufacturing, milling and construction.
- 43 **HEARTLANDERS** – America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of middle-aged couples with working-class jobs living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping and boating.
- 44 **NEW BEGINNINGS** – Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twenty-something singles and couples just starting out on their career paths—or starting over after recent divorces or company transfers. Ethnically diverse—with nearly half its residents Hispanic, Asian or African-American—New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.
- 45 **BLUE HIGHWAYS** – On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class couples and families who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish; the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.
- 46 **OLD GLORIES** – Old Glories are the nation’s downscale suburban retirees, Americans aging in place in older apartment complexes. These racially mixed households often contain widows and widowers living on fixed incomes, and they tend to lead home-centered lifestyles. They’re among the nation’s most ardent television fans, watching game shows, soaps, talk shows and newsmagazines at high rates.
- 47 **CITY STARTUPS** – In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafés, bars, laundromats and clubs that cater to twenty-somethings. One of the youngest segments in America—with ten times as many college students as the national average—these neighborhoods feature low incomes and high concentrations of Hispanics and African-Americans.

## Brief Segment Descriptions

- 48 **YOUNG & RUSTIC** – Like the soap opera that inspired its nickname, Young & Rustic is composed of young, restless singles. Unlike the glitzy soap denizens, however, these folks tend to be lower income, high school-educated and live in tiny apartments in the nation’s exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars and dating.
- 49 **AMERICAN CLASSICS** – They may be older, lower-middle class and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.
- 50 **KID COUNTRY, USA** – Widely scattered throughout the nation’s heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white with an above-average concentration of Hispanics, these young working-class households include homeowners, renters and military personnel living in base housing; about 20 percent of residents own mobile homes.
- 51 **SHOTGUNS & PICKUPS** – The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, working-class couples with large families—more than half have two or more kids—living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than any other segment.
- 52 **SUBURBAN PIONEERS** – Suburban Pioneers represents one of the nation’s eclectic lifestyles, a mix of young singles, recently divorced and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings where the jobs are blue-collar and the money is tight. What unites these residents—a diverse mix of whites, Hispanics and African-Americans—is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.
- 53 **MOBILITY BLUES** – Young singles and single parents make their way to Mobility Blues, a segment of working-class neighborhoods in America’s satellite cities. Racially mixed and under 25 years old, these transient Americans tend to have modest lifestyles due to their lower-income blue-collar jobs. Surveys show they excel in going to movies, playing basketball and shooting pool.
- 54 **MULTI-CULTI MOSAIC** – An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of younger Hispanic, Asian and African-American singles and families. With nearly a quarter of the residents foreign born, this segment is a Mecca for first-generation Americans who are striving to improve their lower-middle-class status.

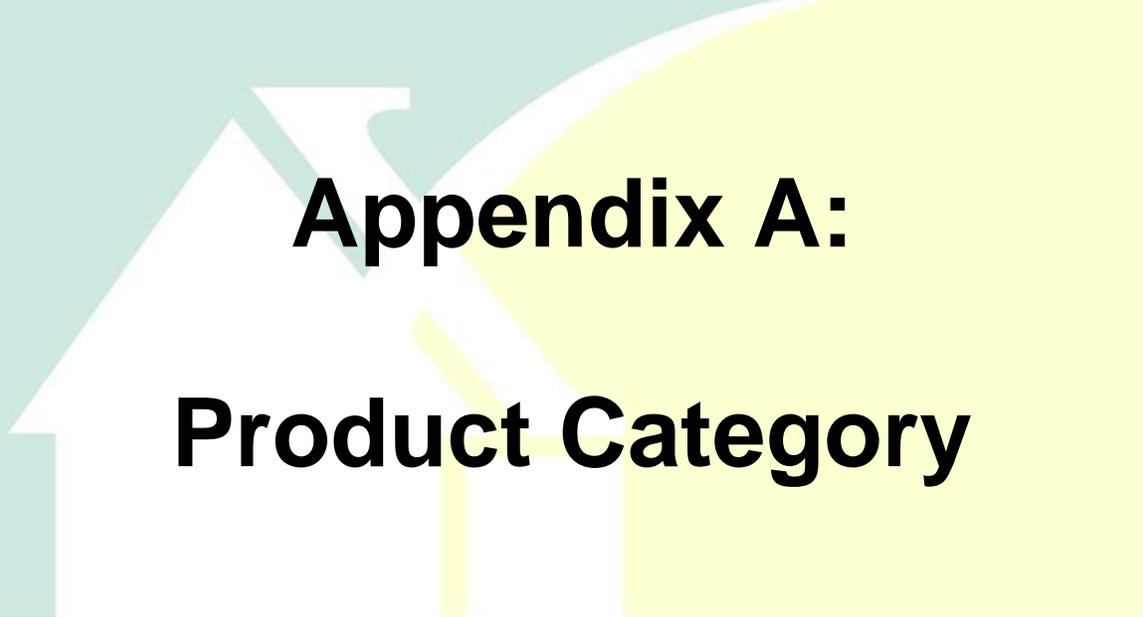
## Brief Segment Descriptions

- 55 **GOLDEN PONDS** – Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$25,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo and doing craft projects.
- 56 **CROSSROADS VILLAGERS** – With a population of middle-aged, blue-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated with lower-middle incomes and modest housing; one-quarter live in mobile homes. There's an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening and hunting.
- 57 **OLD MILLTOWNS** – America's once-thriving mining and manufacturing towns have aged—as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples living on downscale incomes in pre-1960 homes and apartments. For leisure they enjoy gardening, sewing, socializing at veterans clubs or eating out at casual restaurants.
- 58 **BACK COUNTRY FOLKS** – Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.
- 59 **URBAN ELDERS** – For Urban Elders—a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas and Miami—life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans and tend to be downscale, with singles living in older apartment rentals.
- 60 **PARK BENCH SENIORS** – Park Bench Seniors are typically retired singles living in the racially mixed neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.
- 61 **CITY ROOTS** – Found in urban neighborhoods, City Roots is a segment of lower-income retirees, typically living in older homes and duplexes they've owned for years. In these ethnically diverse neighborhoods—more than a third are African-American and Hispanic—residents are often widows and widowers living on fixed incomes and maintaining low-key lifestyles.

## Brief Segment Descriptions

- 62 **HOMETOWN RETIRED** – With three-quarters of all residents over 65 years old, Hometown Retired is one of the oldest segments. These racially mixed seniors tend to live in aging homes—half were built before 1958—and typically get by on social security and modest pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest.
- 63 **FAMILY THRIFTS** – The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.
- 64 **BEDROCK AMERICA** – Bedrock America consists of young, economically challenged families in small, isolated towns located throughout the nation’s heartland. With modest educations, sprawling families and blue-collar jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three has not finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking and camping.
- 65 **BIG CITY BLUES** – With a population that’s half Latino, Big City Blues has the highest concentration of Hispanic Americans in the nation, but it’s also the multi-ethnic address for downscale Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these young singles and single-parent families face enormous challenges: low incomes, uncertain jobs and modest educations. More than 40% haven’t finished high school.
- 66 **LOW-RISE LIVING** – The most economically challenged urban segment, Low-Rise Living is known as a transient world for young, ethnically diverse singles and single parents. Home values are low—about half the national average—and even then, less than a quarter of residents can afford to own real estate.

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**Appendix A:**  
**Product Category**



**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| <b>Category Totals</b>            | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|-----------------------------------|--|-------------------------|-------------------------|
| Food at Home                      | \$136,160,880                          | \$137,577,020           | \$150,360,710           |
| Food Away from Home               | \$104,796,810                          | \$106,008,400           | \$115,919,280           |
| Alcoholic Beverages               | \$25,532,740                           | \$25,786,020            | \$28,167,810            |
| Smoking Products & Supplies       | \$26,867,270                           | \$27,105,730            | \$29,859,890            |
| Personal Care Products & Services | \$19,800,180                           | \$20,028,830            | \$21,846,120            |
| Day Care                          | \$6,792,230                            | \$6,880,520             | \$7,423,990             |
| Household Furnishings & Services  | \$138,517,380                          | \$140,436,180           | \$152,891,530           |
| Housing Expenses                  | \$31,451,120                           | \$31,823,110            | \$34,735,200            |
| Apparel                           | \$88,175,560                           | \$89,383,210            | \$97,071,370            |
| Sports & Recreation               | \$27,108,190                           | \$27,505,120            | \$29,778,690            |
| Miscellaneous                     | \$62,723,830                           | \$63,468,030            | \$68,951,630            |
| Education                         | \$24,595,830                           | \$24,846,370            | \$26,468,670            |
| Automotive                        | \$227,908,740                          | \$231,056,950           | \$250,590,470           |
| Health Care                       | \$102,262,310                          | \$102,977,610           | \$112,687,870           |
| <b>TOTAL</b>                      | <b>\$1,022,693,070</b>                 | <b>\$1,034,883,100</b>  | <b>\$1,126,753,230</b>  |

**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| Food at Home                         | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
|--------------------------------------|-----------------------------|---------------------|---------------------|
| <b>Cereals &amp; Cereal Products</b> | <b>\$7,617,060</b>          | <b>\$7,697,250</b>  | <b>\$8,406,600</b>  |
| Cereals                              | \$4,520,440                 | \$4,568,660         | \$4,992,370         |
| Rice                                 | \$628,320                   | \$634,530           | \$689,780           |
| Pasta, Cornmeal, and Other           | \$1,253,020                 | \$1,266,890         | \$1,384,660         |
| Flour                                | \$1,215,280                 | \$1,227,170         | \$1,339,790         |
| <b>Bakery Products</b>               | <b>\$14,050,140</b>         | <b>\$14,197,680</b> | <b>\$15,518,970</b> |
| Cookies                              | \$2,031,000                 | \$2,051,930         | \$2,243,550         |
| Crackers                             | \$1,192,990                 | \$1,204,800         | \$1,318,680         |
| Bread Products                       | \$10,826,150                | \$10,940,950        | \$11,956,740        |
| <b>Fish &amp; Seafood</b>            | <b>\$2,493,790</b>          | <b>\$2,518,930</b>  | <b>\$2,748,750</b>  |
| Canned Fish                          | \$483,210                   | \$488,270           | \$533,790           |
| Frozen Fish                          | \$876,630                   | \$885,270           | \$966,930           |
| Fresh Fish                           | \$1,133,950                 | \$1,145,390         | \$1,248,030         |
| <b>Meats &amp; Poultry</b>           | <b>\$24,970,420</b>         | <b>\$25,229,480</b> | <b>\$27,530,950</b> |
| Meats                                | \$18,262,280                | \$18,444,060        | \$20,141,140        |
| Poultry                              | \$6,708,140                 | \$6,785,420         | \$7,389,810         |
| <b>Juices</b>                        | <b>\$3,350,270</b>          | <b>\$3,386,440</b>  | <b>\$3,692,180</b>  |
| Frozen Juices                        | \$499,610                   | \$505,500           | \$552,270           |
| Other Juices                         | \$2,850,660                 | \$2,880,940         | \$3,139,910         |
| <b>Fruits &amp; Vegetables</b>       | <b>\$14,704,580</b>         | <b>\$14,846,520</b> | <b>\$16,227,860</b> |
| Fresh Fruits & Vegetables            | \$10,130,060                | \$10,228,940        | \$11,177,010        |
| Frozen Fruits & Vegetables           | \$1,533,740                 | \$1,550,030         | \$1,695,000         |
| Canned Fruits & Vegetables           | \$2,454,860                 | \$2,477,070         | \$2,710,940         |
| Other Vegetables                     | \$585,920                   | \$590,480           | \$644,910           |
| <b>Dairy Products</b>                | <b>\$14,080,580</b>         | <b>\$14,227,360</b> | <b>\$15,557,300</b> |
| Eggs                                 | \$1,254,980                 | \$1,266,820         | \$1,381,510         |
| Fresh Whole Milk All Types           | \$3,697,010                 | \$3,732,510         | \$4,084,550         |
| Cream                                | \$315,040                   | \$318,420           | \$348,530           |
| Butter & Margarine                   | \$1,285,250                 | \$1,297,630         | \$1,418,960         |
| Cheese                               | \$4,105,630                 | \$4,151,490         | \$4,542,900         |
| Ice Cream Related Products           | \$2,466,210                 | \$2,492,280         | \$2,724,700         |
| Other Dairy Products                 | \$956,460                   | \$968,210           | \$1,056,150         |
| <b>Sugar &amp; Other Sweets</b>      | <b>\$10,475,540</b>         | <b>\$10,582,090</b> | <b>\$11,569,700</b> |
| Candy & Chewing Gum                  | \$7,015,650                 | \$7,090,620         | \$7,752,790         |
| Jams, Jellies, and Preserves         | \$1,686,860                 | \$1,703,710         | \$1,861,950         |
| Sugar & Artificial Sweeteners        | \$1,773,030                 | \$1,787,760         | \$1,954,960         |
| <b>Fats &amp; Oils</b>               | <b>\$1,300,640</b>          | <b>\$1,312,840</b>  | <b>\$1,435,890</b>  |
| Fats & Oil Products                  | \$533,930                   | \$538,490           | \$588,150           |
| Non-Dairy Cream                      | \$330,140                   | \$333,250           | \$365,290           |
| Peanut Butter                        | \$436,570                   | \$441,100           | \$482,450           |
| <b>Non-Alcoholic Beverages</b>       | <b>\$14,620,100</b>         | <b>\$14,775,470</b> | <b>\$16,160,700</b> |
| Coffee                               | \$2,222,260                 | \$2,242,550         | \$2,454,970         |
| Non-Carbonated Beverages             | \$2,947,850                 | \$2,982,930         | \$3,254,340         |
| Carbonated Beverages                 | \$8,725,360                 | \$8,817,830         | \$9,650,310         |
| Tea                                  | \$724,630                   | \$732,160           | \$801,080           |

**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| <b>Food at Home</b>                       | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|---|--|-------------------------|-------------------------|
| <b>Prepared Foods</b>                     | <b>\$28,497,760</b>                    | <b>\$28,802,960</b>     | <b>\$31,511,810</b>     |
| Canned / Packaged Soup                    | \$2,254,690                            | \$2,275,920             | \$2,492,990             |
| Frozen Meals                              | \$1,803,630                            | \$1,820,300             | \$1,999,430             |
| Frozen Prepared Food                      | \$4,635,990                            | \$4,687,290             | \$5,137,510             |
| Potato Chips & Other Snacks               | \$5,165,580                            | \$5,224,720             | \$5,717,470             |
| Nuts                                      | \$1,274,290                            | \$1,286,150             | \$1,407,130             |
| Salt & Other Seasonings                   | \$915,230                              | \$924,920               | \$1,007,770             |
| Sauces & Gravies                          | \$2,010,660                            | \$2,034,470             | \$2,224,890             |
| Prepared Salads                           | \$738,190                              | \$745,830               | \$816,770               |
| Baby Food                                 | \$1,681,080                            | \$1,700,380             | \$1,839,250             |
| Condiments                                | \$3,571,190                            | \$3,608,120             | \$3,948,430             |
| Miscellaneous Prepared Food               | \$4,447,230                            | \$4,494,860             | \$4,920,170             |
| <b>Housekeeping Supplies</b>              | <b>\$8,610,300</b>                     | <b>\$8,703,200</b>      | <b>\$9,516,470</b>      |
| Soaps & Detergents                        | \$970,540                              | \$981,030               | \$1,071,870             |
| Other Laundry & Cleaning Products         | \$954,000                              | \$963,190               | \$1,048,690             |
| Paper Towels & Napkins                    | \$2,754,990                            | \$2,781,540             | \$3,040,510             |
| Miscellaneous Housekeeping Products       | \$3,930,770                            | \$3,977,440             | \$4,355,400             |
|   | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
| <b>Food Away From Home</b>                |  |                         |                         |
| <b>Lunch</b>                              | <b>\$31,809,430</b>                    | <b>\$32,172,600</b>     | <b>\$35,206,760</b>     |
| Lunch Fast Food                           | \$19,470,620                           | \$19,712,600            | \$21,558,120            |
| Lunch Full Service                        | \$12,338,810                           | \$12,460,000            | \$13,648,640            |
| <b>Dinner</b>                             | <b>\$29,529,420</b>                    | <b>\$29,881,430</b>     | <b>\$32,669,490</b>     |
| Dinner Fast Food                          | \$9,191,280                            | \$9,321,410             | \$10,176,470            |
| Dinner Full Service                       | \$20,338,140                           | \$20,560,020            | \$22,493,020            |
| <b>Breakfast &amp; Brunch</b>             | <b>\$8,734,130</b>                     | <b>\$8,831,420</b>      | <b>\$9,663,850</b>      |
| Breakfast & Brunch Fast Food              | \$4,325,160                            | \$4,376,970             | \$4,785,130             |
| Breakfast & Brunch Full Service           | \$4,408,970                            | \$4,454,450             | \$4,878,720             |
| <b>Other</b>                              | <b>\$34,723,830</b>                    | <b>\$35,122,950</b>     | <b>\$38,379,180</b>     |
| Snacks & Non-Alcoholic Beverages          | \$10,601,010                           | \$10,720,050            | \$11,735,680            |
| Catered Affairs                           | \$1,650,910                            | \$1,670,600             | \$1,811,330             |
| Food & Non-Alcoholic Beverages on Trips   | \$22,471,910                           | \$22,732,300            | \$24,832,170            |
|   | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
| <b>Alcoholic Beverages</b>                |  |                         |                         |
| <b>Alcoholic Beverages at Home</b>        | <b>\$18,079,130</b>                    | <b>\$18,256,410</b>     | <b>\$19,926,980</b>     |
| Beer & Ale at Home                        | \$13,192,880                           | \$13,317,070            | \$14,571,380            |
| Whiskey at Home                           | \$1,077,360                            | \$1,092,280             | \$1,190,870             |
| Wine at Home                              | \$2,158,380                            | \$2,178,530             | \$2,347,060             |
| Other Alcoholic Beverages at Home         | \$1,650,510                            | \$1,668,530             | \$1,817,670             |
| <b>Alcoholic Beverages Away from Home</b> | <b>\$7,453,610</b>                     | <b>\$7,529,610</b>      | <b>\$8,240,830</b>      |
| Beer & Ale Away from Home                 | \$996,850                              | \$1,009,710             | \$1,099,460             |
| Wine Away from Home                       | \$308,840                              | \$312,840               | \$338,990               |
| Other Alcoholic Beverages Away from Home  | \$454,320                              | \$460,790               | \$499,150               |

**Analysis Geography:** Richmond, IN  
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|  | US 40 West & Salisbury Road | I-70 & US 27 | I-70 & US 40 |
|--|-----------------------------|--------------|--------------|
| <b>Alcoholic Beverages</b>                   |                             |              |              |
| Alcohol at Restaurants & Etc.                | \$5,693,600                 | \$5,746,270  | \$6,303,230  |
| <b>Smoking Products &amp; Supplies</b>       | US 40 West & Salisbury Road | I-70 & US 27 | I-70 & US 40 |
| Cigarettes                                   | \$25,330,570                | \$25,555,200 | \$28,155,840 |
| Cigars, Pipes, and Other Tobacco Products    | \$1,536,700                 | \$1,550,530  | \$1,704,050  |
| <b>Personal Care Products &amp; Services</b> | US 40 West & Salisbury Road | I-70 & US 27 | I-70 & US 40 |
| Services                                     | \$8,537,830                 | \$8,644,580  | \$9,391,480  |
| Products                                     | \$11,262,350                | \$11,384,250 | \$12,454,640 |
| Hair Care Products                           | \$3,167,530                 | \$3,203,690  | \$3,506,420  |
| Non-Electric Articles for Hair               | \$363,400                   | \$367,810    | \$402,800    |
| Oral Hygiene Products & Articles             | \$1,545,120                 | \$1,560,370  | \$1,707,690  |
| Shaving Needs                                | \$902,990                   | \$913,110    | \$1,000,810  |
| Cosmetics, Perfume, and Bath                 | \$3,365,170                 | \$3,400,600  | \$3,718,740  |
| Deodorant & Feminine Hygiene Products        | \$1,720,210                 | \$1,737,710  | \$1,900,190  |
| Electric Personal Care Appliances            | \$177,810                   | \$180,500    | \$196,230    |
| Wigs & Hairpieces                            | \$20,120                    | \$20,460     | \$21,760     |
| <b>Day Care</b>                              | US 40 West & Salisbury Road | I-70 & US 27 | I-70 & US 40 |
| Babysitting & Child Care                     | \$973,930                   | \$989,860    | \$1,053,260  |
| Day Care, Nursery, and Pre-School            | \$4,078,370                 | \$4,161,690  | \$4,457,730  |
| Eldercare                                    | \$1,739,930                 | \$1,728,970  | \$1,913,000  |
| <b>Household Furnishings &amp; Services</b>  | US 40 West & Salisbury Road | I-70 & US 27 | I-70 & US 40 |
| Household Services                           | \$8,957,230                 | \$9,037,410  | \$10,037,150 |
| Domestic Service                             | \$2,787,240                 | \$2,817,340  | \$3,094,410  |
| Gardening & Lawn Service                     | \$2,782,420                 | \$2,811,520  | \$3,120,020  |
| Miscellaneous Home Services                  | \$475,250                   | \$481,470    | \$530,140    |
| Termite & Pest Control Services              | \$203,820                   | \$207,220    | \$238,870    |
| Moving, Storage, and Frieght                 | \$2,708,500                 | \$2,719,860  | \$3,053,710  |
| Domestic Textiles                            | \$4,928,870                 | \$4,991,600  | \$5,433,060  |
| Bathroom Linens                              | \$1,222,950                 | \$1,238,180  | \$1,348,900  |
| Bedroom Linens                               | \$3,705,920                 | \$3,753,420  | \$4,084,160  |
| Window & Furniture Covers                    | \$6,403,750                 | \$6,493,820  | \$7,042,940  |
| Kitchen & Dining Room Linens                 | \$216,040                   | \$219,240    | \$237,630    |
| Other Linens                                 | \$136,410                   | \$138,210    | \$149,760    |
| Curtains & Drapes                            | \$1,721,570                 | \$1,747,810  | \$1,892,630  |
| Slipcovers & Decorative Pillows              | \$187,250                   | \$190,350    | \$206,050    |
| Sewing Materials                             | \$1,079,400                 | \$1,096,910  | \$1,189,860  |
| Window Coverings                             | \$427,260                   | \$432,680    | \$474,400    |
| Non-Permanent Floor Coverings                | \$785,280                   | \$795,400    | \$858,470    |

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| Household Furnishings & Services          | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
|---|-----------------------------|---------------------|---------------------|
| Other Household Decorative Items          | \$1,850,540                 | \$1,873,220         | \$2,034,140         |
| <b>Bedroom Furniture</b>                  | <b>\$4,535,410</b>          | <b>\$4,597,050</b>  | <b>\$5,000,390</b>  |
| Mattress Springs                          | \$2,257,320                 | \$2,283,830         | \$2,488,870         |
| Other Bedroom Furniture                   | \$2,278,090                 | \$2,313,220         | \$2,511,520         |
| <b>Living &amp; Dining Room Furniture</b> | <b>\$7,055,730</b>          | <b>\$7,154,980</b>  | <b>\$7,753,980</b>  |
| Living Room Chairs                        | \$1,654,520                 | \$1,676,700         | \$1,815,520         |
| Living Room Tables                        | \$649,840                   | \$657,670           | \$714,940           |
| Sofas                                     | \$3,148,000                 | \$3,194,870         | \$3,470,740         |
| Kitchen & Dining Room Furniture           | \$1,603,370                 | \$1,625,740         | \$1,752,780         |
| <b>Other Furniture</b>                    | <b>\$4,688,500</b>          | <b>\$4,755,160</b>  | <b>\$5,155,090</b>  |
| Infants Furniture                         | \$276,910                   | \$280,050           | \$302,360           |
| Patio, Porch, and Outdoor Furniture       | \$650,010                   | \$661,440           | \$710,250           |
| Other Living & Family Room Furniture      | \$2,132,730                 | \$2,164,280         | \$2,349,900         |
| Office Furniture & Equipment Home         | \$558,280                   | \$567,340           | \$615,010           |
| Rental Office Furniture & Equipment Home  | \$313,920                   | \$316,090           | \$347,900           |
| Infants Equipment                         | \$169,770                   | \$171,790           | \$186,580           |
| Lamps & Lighting Fixtures                 | \$421,220                   | \$426,230           | \$461,110           |
| Closet & Storage Items                    | \$165,660                   | \$167,940           | \$181,980           |
| <b>Major Household Appliances</b>         | <b>\$7,681,190</b>          | <b>\$7,792,630</b>  | <b>\$8,479,920</b>  |
| Purchase & Install Window AC              | \$367,080                   | \$371,080           | \$405,130           |
| Purchase & Install Refrigerator Freezer   | \$2,074,060                 | \$2,106,350         | \$2,291,250         |
| Purchase & Install Clothes Washer         | \$970,940                   | \$985,020           | \$1,074,430         |
| Purchase & Install Clothes Dryer          | \$645,350                   | \$654,990           | \$714,370           |
| Purchase & Install Stoves & Ovens         | \$1,125,900                 | \$1,143,160         | \$1,240,970         |
| Purchase & Install Microwave Ovens        | \$357,210                   | \$361,970           | \$395,320           |
| Purchase & Install Dishwashers            | \$640,400                   | \$650,580           | \$705,500           |
| Repair of Household Appliances            | \$849,540                   | \$860,810           | \$934,540           |
| Sewing Machines                           | \$148,470                   | \$150,260           | \$164,140           |
| Electric Floor Cleaning Equipment         | \$502,240                   | \$508,410           | \$554,270           |
| <b>Small Appliances &amp; Housewares</b>  | <b>\$15,143,010</b>         | <b>\$15,326,510</b> | <b>\$16,678,500</b> |
| Small Electric Kitchen Appliances         | \$924,360                   | \$934,480           | \$1,020,190         |
| Portable Heating & Cooling Equipment      | \$286,740                   | \$289,460           | \$316,190           |
| Plastic Dinnerware                        | \$338,450                   | \$343,360           | \$373,050           |
| China & Other Dinnerware                  | \$1,897,500                 | \$1,919,620         | \$2,087,840         |
| Flatware                                  | \$690,250                   | \$698,170           | \$756,020           |
| Glassware                                 | \$898,390                   | \$908,990           | \$988,200           |
| Serving Pieces                            | \$386,710                   | \$391,210           | \$423,470           |
| Non-Electric Cookware                     | \$2,537,880                 | \$2,562,530         | \$2,797,630         |
| Clocks                                    | \$99,640                    | \$100,970           | \$108,170           |
| Smoke Alarm                               | \$54,730                    | \$55,400            | \$60,440            |
| Miscellaneous Household Items             | \$7,028,360                 | \$7,122,320         | \$7,747,300         |
| <b>Miscellaneous Household Equipment</b>  | <b>\$12,666,210</b>         | <b>\$12,855,770</b> | <b>\$14,003,950</b> |
| Power Tools                               | \$1,831,480                 | \$1,863,790         | \$2,027,630         |
| Non-Power Hand Tools                      | \$813,960                   | \$826,710           | \$905,520           |
| Fresh Flowers & Potted Plants             | \$4,054,520                 | \$4,107,960         | \$4,472,060         |

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| Household Furnishings & Services                  | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
|---|-----------------------------|---------------------|---------------------|
| Outdoor Equipment                                 | \$189,530                   | \$192,990           | \$209,490           |
| Lawn & Garden Supplies                            | \$3,889,970                 | \$3,944,080         | \$4,304,850         |
| Rental & Repair of Lawn Mowing Equipment          | \$207,370                   | \$210,080           | \$228,400           |
| Yard Machinery Power & Non-Power                  | \$1,679,380                 | \$1,710,160         | \$1,856,000         |
| <b>Household Repairs</b>                          | <b>\$27,707,500</b>         | <b>\$28,189,890</b> | <b>\$30,536,940</b> |
| Wall to Wall Carpet                               | \$3,306,080                 | \$3,366,840         | \$3,656,830         |
| Heat, AC, Electric Labor & Materials              | \$3,638,240                 | \$3,691,810         | \$4,003,970         |
| Plumbing & Water Heater Labor & Materials         | \$1,692,350                 | \$1,718,540         | \$1,864,440         |
| Electrical Supplies & Heating & Cooling Equipment | \$132,940                   | \$134,130           | \$146,560           |
| Construction Materials                            | \$533,010                   | \$545,980           | \$593,030           |
| Hard Surface Floor Labor & Materials              | \$535,420                   | \$546,420           | \$591,890           |
| Floor Repair & Replacement Materials              | \$153,540                   | \$156,900           | \$170,010           |
| Patio, Masonry, and etc. Materials                | \$44,300                    | \$45,390            | \$49,590            |
| Landscaping Materials                             | \$93,690                    | \$95,390            | \$103,330           |
| Remodeling & Maintenance Repair Materials         | \$341,710                   | \$351,160           | \$384,270           |
| Paint & Wallpaper Supplies & Equipment            | \$849,630                   | \$864,730           | \$937,480           |
| Paneling, Roofing, and Siding Materials           | \$1,062,940                 | \$1,082,890         | \$1,175,020         |
| Plumbing Supplies & Equipment                     | \$321,880                   | \$327,580           | \$356,170           |
| Security System Management Fees                   | \$461,460                   | \$466,440           | \$505,320           |
| Miscellaneous Household Repairs                   | \$28,650                    | \$29,090            | \$31,550            |
| Miscellaneous Equipment & Hardware                | \$6,020                     | \$6,120             | \$6,680             |
| Capital Improvements Material                     | \$2,595,950                 | \$2,650,300         | \$2,871,160         |
| Capital Improvements Labor                        | \$7,678,110                 | \$7,814,420         | \$8,429,220         |
| Roofing & Gutters Labor & Materials               | \$3,370,610                 | \$3,421,130         | \$3,714,790         |
| Painting & Papering Labor & Materials             | \$860,970                   | \$874,630           | \$945,630           |
| <b>TV, Radio, and Sound Equipment</b>             | <b>\$38,749,980</b>         | <b>\$39,241,360</b> | <b>\$42,769,610</b> |
| Comm Antenna or Cable TV                          | \$11,251,600                | \$11,361,920        | \$12,473,370        |
| Color TVs All                                     | \$3,315,170                 | \$3,352,270         | \$3,656,290         |
| VCRs & Video Disc Players                         | \$754,590                   | \$764,550           | \$835,490           |
| Radios  | \$1,064,990                 | \$1,076,560         | \$1,175,660         |
| Sound Components & Component System               | \$3,285,900                 | \$3,335,450         | \$3,617,500         |
| Record, Tape, CD, or Video Mail Order             | \$3,350,370                 | \$3,397,490         | \$3,688,300         |
| Purchased CD or Tape not Club                     | \$627,410                   | \$636,580           | \$690,720           |
| Video Cassettes, Tapes, Discs                     | \$1,131,480                 | \$1,145,310         | \$1,251,230         |
| Computer Software Accessories Home Use            | \$898,030                   | \$914,940           | \$988,460           |
| Computer Hardware Home Use                        | \$8,849,470                 | \$8,978,640         | \$9,743,900         |
| Repair Computer System Home Use                   | \$134,030                   | \$135,460           | \$147,440           |
| Calculator or Other Office Machine Home Use       | \$111,820                   | \$113,160           | \$122,070           |
| Rental Video Cassette Tapes                       | \$1,824,530                 | \$1,848,570         | \$2,013,410         |
| Telephone Answering Devices                       | \$57,840                    | \$58,590            | \$63,460            |
| Telephone Accessories                             | \$525,910                   | \$532,970           | \$578,110           |
| Video Games Hardware & Software                   | \$699,620                   | \$711,000           | \$770,580           |
| Repair of TV, Radio, or Sound Equipment           | \$820,960                   | \$831,290           | \$902,680           |
| Rental of Home Electronic Equipment               | \$46,260                    | \$46,610            | \$50,940            |

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|  | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
|--|-----------------------------|---------------------|---------------------|
| <b>Housing Expenses</b>                  |                             |                     |                     |
| <b>Fuels &amp; Utilities</b>             | <b>\$5,567,920</b>          | <b>\$5,635,210</b>  | <b>\$6,159,740</b>  |
| Fuel Oil                                 | \$1,226,770                 | \$1,248,610         | \$1,348,130         |
| Gas Bottled or Tank                      | \$4,217,560                 | \$4,259,560         | \$4,674,710         |
| Other Home Heating Fuels                 | \$123,590                   | \$127,040           | \$136,900           |
| <b>Telephone Services</b>                | <b>\$25,883,200</b>         | <b>\$26,187,900</b> | <b>\$28,575,460</b> |
| Telephone Service Excluding Mobile Phone | \$12,737,360                | \$12,883,340        | \$14,018,380        |
| Telephone Service For Mobile Phone       | \$13,145,840                | \$13,304,560        | \$14,557,080        |
|  | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
| <b>Apparel</b>                           |                             |                     |                     |
| <b>Women's Apparel</b>                   | <b>\$25,366,650</b>         | <b>\$25,741,630</b> | <b>\$27,943,340</b> |
| Women's Coats & Jackets                  | \$3,439,450                 | \$3,486,230         | \$3,793,400         |
| Women's Dresses                          | \$1,694,490                 | \$1,712,750         | \$1,868,250         |
| Women's Sport Coats & Tailored Jackets   | \$528,020                   | \$534,930           | \$580,730           |
| Women's Vests & Sweaters                 | \$1,559,620                 | \$1,581,430         | \$1,715,660         |
| Women's Shirts, Tops, and Blouses        | \$3,964,030                 | \$4,032,520         | \$4,362,420         |
| Women's Skirts                           | \$963,310                   | \$977,180           | \$1,061,770         |
| Women's Pants                            | \$4,558,700                 | \$4,636,740         | \$5,017,050         |
| Women's Shorts & Shorts Sets             | \$1,063,700                 | \$1,081,020         | \$1,173,000         |
| Women's Active Sportswear                | \$635,000                   | \$643,770           | \$699,050           |
| Women's Sleepwear                        | \$644,710                   | \$652,630           | \$709,940           |
| Women's Undergarments                    | \$1,561,150                 | \$1,587,320         | \$1,721,510         |
| Women's Hosiery                          | \$879,260                   | \$891,180           | \$971,360           |
| Women's Suits                            | \$2,024,180                 | \$2,046,820         | \$2,229,890         |
| Women's Accessories                      | \$828,290                   | \$839,500           | \$912,060           |
| Women's Uniforms & Costumes              | \$1,022,740                 | \$1,037,610         | \$1,127,250         |
| <b>Men's Apparel</b>                     | <b>\$18,741,930</b>         | <b>\$18,999,100</b> | <b>\$20,666,930</b> |
| Men's Suits                              | \$2,135,900                 | \$2,163,230         | \$2,361,030         |
| Men's Sport Coats & Tailor Jackets       | \$687,840                   | \$695,960           | \$755,960           |
| Men's Coats & Jackets                    | \$1,353,760                 | \$1,372,180         | \$1,491,100         |
| Men's Underwear                          | \$767,840                   | \$778,670           | \$846,810           |
| Men's Hosiery                            | \$478,600                   | \$485,460           | \$528,070           |
| Men's Nightwear & Loungewear             | \$170,210                   | \$172,220           | \$187,740           |
| Men's Accessories                        | \$587,720                   | \$596,010           | \$646,010           |
| Men's Sweaters & Vests                   | \$976,950                   | \$988,410           | \$1,074,340         |
| Men's Active Sportswear                  | \$514,410                   | \$523,030           | \$566,400           |
| Men's Shirts                             | \$4,146,880                 | \$4,204,630         | \$4,569,380         |
| Men's Pants                              | \$5,063,970                 | \$5,134,740         | \$5,589,480         |
| Men's Shorts & Shorts Sets               | \$1,131,640                 | \$1,148,110         | \$1,248,250         |
| Men's Uniforms & Costumes                | \$726,210                   | \$736,450           | \$802,360           |
| <b>Girl's Apparel</b>                    | <b>\$5,872,820</b>          | <b>\$5,941,900</b>  | <b>\$6,439,960</b>  |
| Girl's Coats & Jackets                   | \$363,850                   | \$367,580           | \$400,240           |
| Girl's Dresses & Suits                   | \$579,500                   | \$586,230           | \$635,210           |
| Girl's Shirts, Blouses, and Sweaters     | \$1,303,410                 | \$1,319,180         | \$1,429,260         |
| Girl's Skirts & Pants                    | \$1,563,480                 | \$1,581,480         | \$1,713,970         |

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| Apparel                                      | US 40 West & Salisbury Road            | I-70 & US 27            | I-70 & US 40            |
|--|--|-------------------------|-------------------------|
| Girl's Shorts & Shorts Sets                  | \$633,850                              | \$641,420               | \$694,650               |
| Girl's Active Sportswear                     | \$190,390                              | \$192,790               | \$208,850               |
| Girl's Underwear & Sleepwear                 | \$440,700                              | \$446,020               | \$483,470               |
| Girl's Hosiery                               | \$161,610                              | \$163,520               | \$177,250               |
| Girl's Accessories                           | \$81,820                               | \$82,760                | \$89,770                |
| Girl's Uniforms & Costumes                   | \$554,210                              | \$560,920               | \$607,290               |
| <b>Boy's Apparel</b>                         | <b>\$5,815,360</b>                     | <b>\$5,922,640</b>      | <b>\$6,381,060</b>      |
| Boy's Coats & Jackets                        | \$449,010                              | \$455,680               | \$493,450               |
| Boy's Sweaters                               | \$198,750                              | \$202,120               | \$218,540               |
| Boy's Shirts                                 | \$1,255,740                            | \$1,280,240             | \$1,378,220             |
| Boy's Underwear                              | \$289,140                              | \$294,910               | \$316,590               |
| Boy's Nightwear                              | \$87,300                               | \$88,910                | \$95,670                |
| Boy's Hosiery                                | \$185,320                              | \$188,880               | \$202,890               |
| Boy's Accessories                            | \$73,360                               | \$74,670                | \$80,530                |
| Boy's Suits, Sport Coats, and Vests          | \$146,610                              | \$149,340               | \$160,330               |
| Boy's Pants                                  | \$1,854,930                            | \$1,889,980             | \$2,035,190             |
| Boy's Shorts & Shorts Sets                   | \$826,890                              | \$841,270               | \$908,490               |
| Boy's Active Sportswear                      | \$203,100                              | \$207,020               | \$222,270               |
| Boy's Uniforms & Costumes                    | \$245,210                              | \$249,620               | \$268,890               |
| <b>Infants' Apparel</b>                      | <b>\$2,464,550</b>                     | <b>\$2,490,130</b>      | <b>\$2,685,800</b>      |
| Infants' Coats, Jackets, and Snowsuit        | \$84,380                               | \$85,380                | \$92,210                |
| Infants' Rompers, Dresses, and Outerwear     | \$731,610                              | \$740,260               | \$799,250               |
| Infants' Undergarments                       | \$1,254,600                            | \$1,266,670             | \$1,364,080             |
| Infants' Sleeping Garments                   | \$152,530                              | \$154,050               | \$166,960               |
| Infants' Accessories                         | \$241,430                              | \$243,770               | \$263,300               |
| <b>Footwear (Excl Infants')</b>              | <b>\$10,678,600</b>                    | <b>\$10,846,150</b>     | <b>\$11,763,680</b>     |
| Men's Footwear                               | \$3,352,910                            | \$3,411,780             | \$3,709,120             |
| Boy's Footwear                               | \$1,263,020                            | \$1,288,150             | \$1,383,850             |
| Girl's Footwear                              | \$1,159,610                            | \$1,174,090             | \$1,267,440             |
| Women's Footwear                             | \$4,903,060                            | \$4,972,130             | \$5,403,270             |
| <b>Other Apparel Products &amp; Services</b> | <b>\$19,235,650</b>                    | <b>\$19,441,660</b>     | <b>\$21,190,600</b>     |
| Clothing Material & Pattern                  | \$790,360                              | \$800,740               | \$872,280               |
| Clothing Rental & Storage                    | \$3,252,700                            | \$3,290,030             | \$3,587,210             |
| Clothing Repair & Alteration                 | \$3,286,240                            | \$3,321,120             | \$3,612,140             |
| Shoe Repair & Other Shoe Service             | \$40,580                               | \$41,300                | \$44,470                |
| Coin Operated Laundry Service                | \$817,380                              | \$809,650               | \$895,970               |
| Laundry & Dry Cleaning not Coin Operated     | \$1,042,580                            | \$1,055,490             | \$1,173,040             |
| Watches                                      | \$1,418,690                            | \$1,438,340             | \$1,560,960             |
| Jewelry                                      | \$8,183,850                            | \$8,276,440             | \$9,002,620             |
| Watch & Jewelry Repair                       | \$403,270                              | \$408,550               | \$441,910               |
| <b>Sports &amp; Recreation</b>               | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
| <b>Recreation</b>                            | <b>\$9,468,480</b>                     | <b>\$9,593,250</b>      | <b>\$10,366,840</b>     |
| Social or Recreational Civic Club Membership | \$2,121,250                            | \$2,140,340             | \$2,321,870             |

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|  | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
|--|-----------------------------|---------------------|---------------------|
| <b>Sports &amp; Recreation</b>               |                             |                     |                     |
| Fees for Participant Sports                  | \$1,871,250                 | \$1,894,120         | \$2,060,240         |
| Admission to Sporting Events                 | \$1,943,520                 | \$1,972,040         | \$2,129,910         |
| Fees for Recreational Lessons                | \$1,639,310                 | \$1,669,770         | \$1,783,670         |
| Music Instruments & Accessories              | \$801,280                   | \$810,990           | \$874,210           |
| Rental & Repair Musical Instruments          | \$46,930                    | \$47,300            | \$50,860            |
| Admission Fees for Entertainment             | \$1,044,940                 | \$1,058,690         | \$1,146,080         |
| <b>Sports Equipment</b>                      | <b>\$17,639,710</b>         | <b>\$17,911,870</b> | <b>\$19,411,850</b> |
| General Sports & Exercise Equipment          | \$3,268,250                 | \$3,316,810         | \$3,593,810         |
| Bicycles                                     | \$955,140                   | \$968,350           | \$1,053,070         |
| Camping Equipment                            | \$413,480                   | \$419,810           | \$455,090           |
| Hunting Fishing Equipment                    | \$750,310                   | \$759,430           | \$829,330           |
| Winter Sport Equipment                       | \$285,670                   | \$290,890           | \$311,150           |
| Water Sport Equipment                        | \$478,830                   | \$484,530           | \$524,620           |
| Playground Equipment                         | \$479,640                   | \$486,900           | \$528,390           |
| Other Sports Equipment                       | \$1,017,980                 | \$1,029,490         | \$1,113,430         |
| Toys, Games, Hobbies, and Tricycles          | \$9,990,410                 | \$10,155,660        | \$11,002,960        |
| <b>Miscellaneous</b>                         |                             |                     |                     |
|  | US 40 West & Salisbury Road | I-70 & US 27        | I-70 & US 40        |
| <b>Photographic Equipment &amp; Supplies</b> | <b>\$2,905,920</b>          | <b>\$2,949,860</b>  | <b>\$3,203,050</b>  |
| Film   | \$777,800                   | \$789,160           | \$857,410           |
| Film Processing                              | \$797,950                   | \$810,290           | \$881,050           |
| Photographic Equipment                       | \$1,330,170                 | \$1,350,410         | \$1,464,590         |
| <b>Pet Expenses</b>                          | <b>\$11,743,740</b>         | <b>\$11,919,250</b> | <b>\$12,787,730</b> |
| Pet Food                                     | \$7,462,320                 | \$7,569,980         | \$8,057,580         |
| Pet Supplies & Medicine                      | \$753,760                   | \$766,240           | \$813,230           |
| Pet Services                                 | \$121,020                   | \$122,780           | \$132,750           |
| Vetrinarian Services                         | \$3,406,640                 | \$3,460,250         | \$3,784,170         |
| <b>Reading Materials</b>                     | <b>\$13,006,860</b>         | <b>\$13,126,380</b> | <b>\$14,340,270</b> |
| Books not Through Book Club                  | \$5,009,750                 | \$5,050,160         | \$5,570,170         |
| Books Through Book Club                      | \$5,043,580                 | \$5,092,760         | \$5,547,340         |
| Newspapers Single Copy & Subscriptions       | \$2,425,010                 | \$2,449,410         | \$2,640,540         |
| Magazines Single Copy & Subscriptions        | \$528,520                   | \$534,050           | \$582,220           |
| <b>Travel</b>                                | <b>\$26,457,010</b>         | <b>\$26,769,340</b> | <b>\$29,104,110</b> |
| Airline Fares on Trips                       | \$7,383,880                 | \$7,479,950         | \$8,096,340         |
| Intercity Bus Fares on Trips                 | \$435,960                   | \$440,120           | \$477,250           |
| Local Transportation on Trips                | \$2,015,250                 | \$2,032,200         | \$2,211,030         |
| Intercity Train Fares on Trips               | \$163,280                   | \$164,490           | \$184,970           |
| Ship Fares on Trips                          | \$594,320                   | \$600,630           | \$652,690           |
| Travel Items & Luggage                       | \$881,550                   | \$894,310           | \$968,110           |
| Entertainment Expense on Trips               | \$7,436,170                 | \$7,522,170         | \$8,218,980         |
| Lodging While on Trips                       | \$7,546,600                 | \$7,635,470         | \$8,294,740         |

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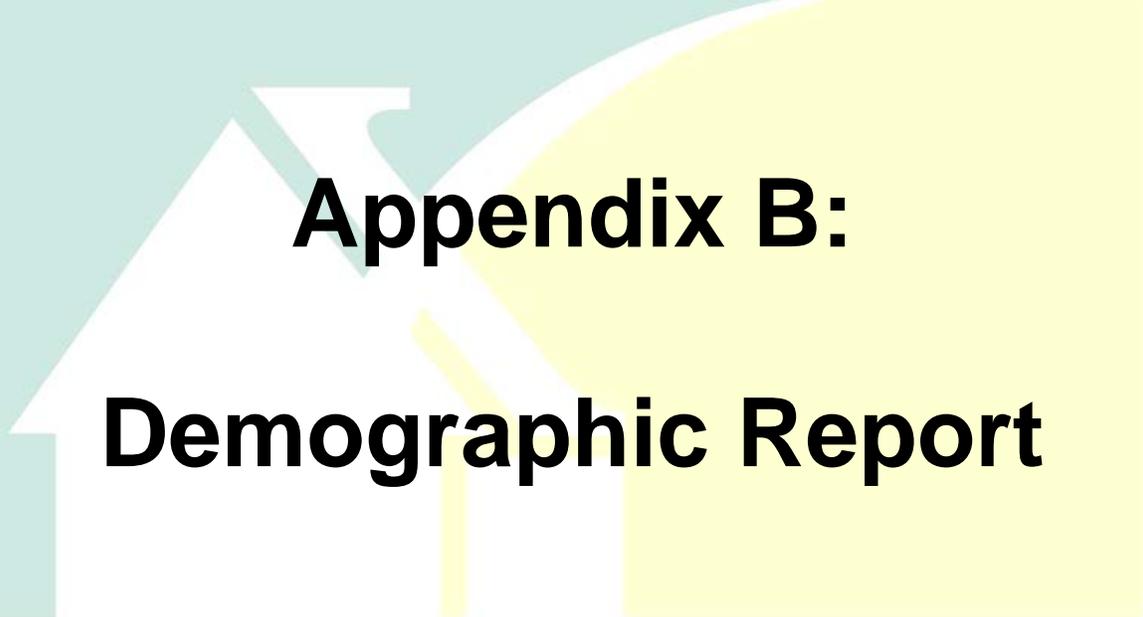
| <b>Education</b>                                  | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|---|--|-------------------------|-------------------------|
| <b>Room &amp; Board</b>                           | <b>\$1,713,400</b>                     | <b>\$1,732,260</b>      | <b>\$1,821,680</b>      |
| Board   | \$1,564,590                            | \$1,582,540             | \$1,667,680             |
| Housing While Attending School                    | \$148,810                              | \$149,720               | \$154,000               |
| <b>Tuition &amp; School Supplies</b>              | <b>\$22,882,430</b>                    | <b>\$23,114,110</b>     | <b>\$24,646,990</b>     |
| College Tuition                                   | \$13,581,180                           | \$13,715,020            | \$14,696,640            |
| Elementary & High School Tuition                  | \$2,186,270                            | \$2,224,830             | \$2,326,330             |
| Other School Tuition                              | \$761,620                              | \$766,890               | \$823,730               |
| School Books, Supplies, and Equipment for College | \$4,947,510                            | \$4,982,980             | \$5,264,450             |
| School Books, Supplies, and Equipment non College | \$1,405,850                            | \$1,424,390             | \$1,535,840             |
|   | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
| <b>Automotive</b>                                 |  |                         |                         |
| <b>Transportation</b>                             | <b>\$38,165,280</b>                    | <b>\$38,631,060</b>     | <b>\$41,974,740</b>     |
| Towing Charges                                    | \$149,400                              | \$151,230               | \$167,300               |
| Gasoline  | \$37,723,880                           | \$38,182,900            | \$41,483,140            |
| Diesel Fuel                                       | \$292,000                              | \$296,930               | \$324,300               |
| <b>New Automobiles, Trucks, and Vans</b>          | <b>\$65,552,450</b>                    | <b>\$66,503,540</b>     | <b>\$72,123,140</b>     |
| New Cars  | \$18,499,560                           | \$18,776,530            | \$20,421,690            |
| New Car Lease                                     | \$13,600,900                           | \$13,760,350            | \$15,131,580            |
| New Trucks & Vans                                 | \$31,908,580                           | \$32,407,490            | \$34,791,830            |
| New Motorcycles                                   | \$1,543,410                            | \$1,559,170             | \$1,778,040             |
| <b>Used Vehicles</b>                              | <b>\$72,231,900</b>                    | <b>\$73,262,410</b>     | <b>\$79,124,490</b>     |
| Used Cars   | \$27,138,380                           | \$27,506,690            | \$30,004,960            |
| Used Trucks & Vans                                | \$43,003,430                           | \$43,629,740            | \$46,822,220            |
| Used Motorcycles                                  | \$2,090,090                            | \$2,125,980             | \$2,297,310             |
| <b>Boats</b>                                      | <b>\$8,952,090</b>                     | <b>\$9,112,140</b>      | <b>\$9,787,360</b>      |
| <b>Rented Vehicles</b>                            | <b>\$3,264,920</b>                     | <b>\$3,297,850</b>      | <b>\$3,648,340</b>      |
| Auto Rental                                       | \$2,666,210                            | \$2,689,850             | \$2,986,520             |
| Vehicle Rentals non Auto                          | \$598,710                              | \$608,000               | \$661,820               |
| <b>Automotive Maintenance, Repair and Other</b>   | <b>\$39,742,100</b>                    | <b>\$40,249,950</b>     | <b>\$43,932,400</b>     |
| Motor Oil   | \$898,260                              | \$909,600               | \$991,730               |
| Vehicle Audio Equipment                           | \$389,420                              | \$396,860               | \$425,620               |
| Miscellaneous Auto Repair Svcs                    | \$2,133,850                            | \$2,157,990             | \$2,359,030             |
| Tire Repair & Other Repair Work                   | \$2,024,410                            | \$2,048,760             | \$2,238,080             |
| Minor Automobile Parts & Accessories              | \$4,365,500                            | \$4,431,630             | \$4,821,910             |
| Automobile Service Clubs                          | \$331,210                              | \$334,110               | \$364,210               |
| Add Coolant, Brake, and Transmission Fluid        | \$279,500                              | \$283,290               | \$309,230               |
| Tires Purchased, Replaced, and Installed          | \$5,527,800                            | \$5,597,300             | \$6,117,410             |
| Body Work, Painting, and Upholstry                | \$1,592,550                            | \$1,610,880             | \$1,754,940             |
| Repair to Steering or Front End                   | \$994,370                              | \$1,006,580             | \$1,101,070             |
| Front End Alignment, Wheel Balance, Rotate        | \$710,390                              | \$718,560               | \$785,540               |
| Repair to Engine Cooling System                   | \$1,014,410                            | \$1,026,650             | \$1,121,730             |
| Motor Tune Up                                     | \$2,121,470                            | \$2,149,830             | \$2,346,790             |
| Lube, Oil & Filter Change                         | \$4,160,550                            | \$4,211,020             | \$4,604,060             |
| Shock Absorber Replacement                        | \$277,700                              | \$281,030               | \$306,920               |

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| <b>Automotive</b>                          | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|--|--|-------------------------|-------------------------|
| Exhaust System Repair                      | \$765,710                              | \$776,550               | \$846,670               |
| Electrical System Repair                   | \$1,805,370                            | \$1,828,990             | \$1,994,630             |
| Motor Repair & Replacement                 | \$4,660,990                            | \$4,717,050             | \$5,150,470             |
| Brake Work                                 | \$2,547,180                            | \$2,579,990             | \$2,819,300             |
| Clutch & Transmission Repair               | \$2,851,270                            | \$2,889,880             | \$3,153,570             |
| Drive Shaft & Rear End Repair              | \$290,190                              | \$293,400               | \$319,490               |
|  |  |                         |                         |
| <b>Health Care</b>                         | <b>US 40 West &amp; Salisbury Road</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
| <b>Medical Services</b>                    | <b>\$36,075,140</b>                    | <b>\$36,427,560</b>     | <b>\$39,708,570</b>     |
| Eye Care Services                          | \$2,659,480                            | \$2,684,540             | \$2,925,990             |
| Dental Services                            | \$12,497,410                           | \$12,624,540            | \$13,752,490            |
| Specialists Services                       | \$3,035,360                            | \$3,073,320             | \$3,346,130             |
| Physicians Services                        | \$9,603,160                            | \$9,703,800             | \$10,576,590            |
| Lab Tests & X Rays                         | \$2,172,470                            | \$2,191,870             | \$2,390,030             |
| Hospital Room                              | \$1,137,350                            | \$1,142,780             | \$1,244,420             |
| Hospital Service Other than Room           | \$3,612,820                            | \$3,648,830             | \$3,976,570             |
| Care in Nursing Home                       | \$957,510                              | \$953,330               | \$1,055,090             |
| Other Medical Care Services                | \$399,580                              | \$404,550               | \$441,260               |
| <b>Drugs</b>                               | <b>\$62,108,740</b>                    | <b>\$62,432,590</b>     | <b>\$68,473,040</b>     |
| Non-Prescription Drugs                     | \$3,775,270                            | \$3,803,780             | \$4,160,210             |
| Vitamins & Vitamin Supplements             | \$2,185,200                            | \$2,202,070             | \$2,407,560             |
| Prescription Drugs                         | \$56,148,270                           | \$56,426,740            | \$61,905,270            |
| <b>Medical Supplies</b>                    | <b>\$4,078,430</b>                     | <b>\$4,117,460</b>      | <b>\$4,506,260</b>      |
| Eyeglasses & Contact Lenses                | \$2,861,360                            | \$2,893,790             | \$3,154,570             |
| Hearing Aids                               | \$407,230                              | \$408,550               | \$450,210               |
| Topicals & Dressings                       | \$568,080                              | \$572,780               | \$635,190               |
| Purchase or Rent Medical & Surgical Equip. | \$241,760                              | \$242,340               | \$266,290               |





**Appendix B:**  
**Demographic Report**

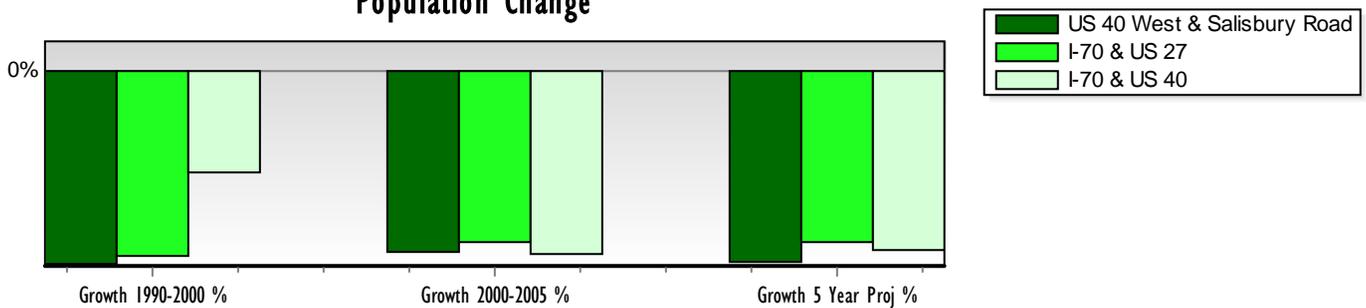


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| <b>Population Profile</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|---------------------------|-----------------------------------|-------------------------|-------------------------|
| 2010 Projection           | 67,415                            | 68,289                  | 74,637                  |
| 2005 Estimate             | 68,701                            | 69,450                  | 75,970                  |
| 2000 Census               | 69,940                            | 70,638                  | 77,363                  |
| 1990 Census               | 71,290                            | 71,938                  | 78,141                  |

**Population Change**

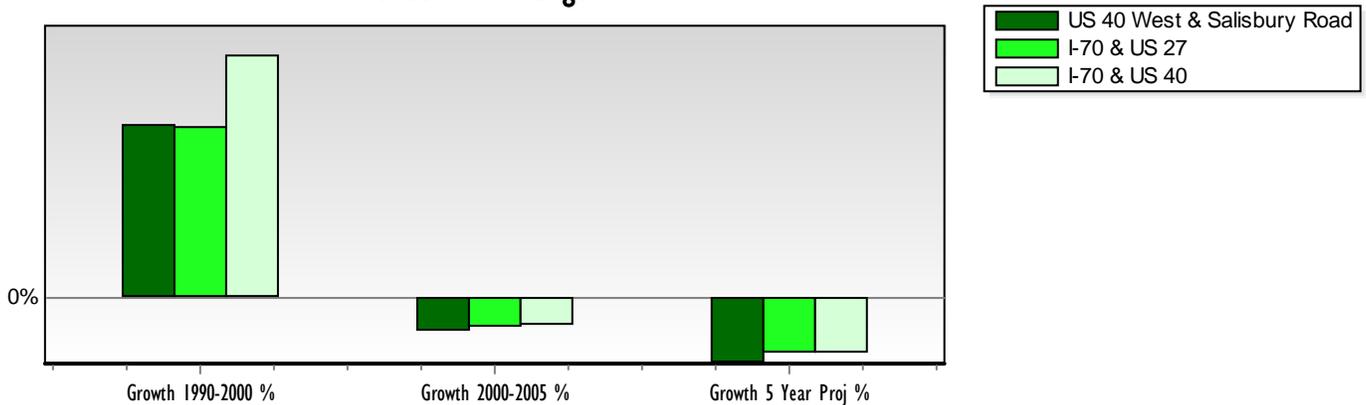


| <b>Work Place Population</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|------------------------------|-----------------------------------|-------------------------|-------------------------|
| Total                        | 37,873                            | 38,236                  | 45,755                  |

**Household Profile**

|                 |        |        |        |
|-----------------|--------|--------|--------|
| 2010 Projection | 27,584 | 27,832 | 30,568 |
| 2005 Estimate   | 27,888 | 28,093 | 30,849 |
| 2000 Census     | 28,040 | 28,228 | 30,988 |
| 1990 Census     | 27,251 | 27,438 | 29,776 |

**Household Change**



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| <b>Population By Sex (Current)</b> | <b>US 40 West<br/>&amp; Salisbury</b> | <b>I-70 &amp; US<br/>27</b> | <b>I-70 &amp; US<br/>40</b> |
|------------------------------------|---------------------------------------|-----------------------------|-----------------------------|
| Male                               | 48.2%                                 | 48.3%                       | 48.2%                       |
| Female                             | 51.8%                                 | 51.7%                       | 51.8%                       |

| <b>Marital Status Persons (Current)</b> |       |       |       |
|---|-------|-------|-------|
| Single Male                             | 11.5% | 11.4% | 11.6% |
| Single Female                           | 10.0% | 10.0% | 10.0% |
| Married                                 | 58.9% | 59.4% | 58.5% |
| Male Previously Married                 | 6.3%  | 6.1%  | 6.4%  |
| Female Previously Married               | 13.3% | 13.0% | 13.5% |

| <b>Households by Household Type (Current)</b> |       |       |       |
|---|-------|-------|-------|
| Family Household                              | 67.2% | 67.3% | 67.2% |
| Non-Family Household                          | 32.8% | 32.7% | 32.8% |

| <b>Households By Type (Current)</b>    |       |       |       |
|--|-------|-------|-------|
| Single Male                            | 11.4% | 11.4% | 11.5% |
| Single Female                          | 17.0% | 16.8% | 17.1% |
| Married Couple                         | 52.2% | 52.6% | 52.1% |
| Other Family: Male Head of Household   | 3.6%  | 3.6%  | 3.7%  |
| Other Family: Female Head of Household | 11.5% | 11.2% | 11.4% |
| Non-Family: Male Head of Household     | 2.7%  | 2.7%  | 2.6%  |
| Non-Family: Female Head of Household   | 1.7%  | 1.7%  | 1.7%  |

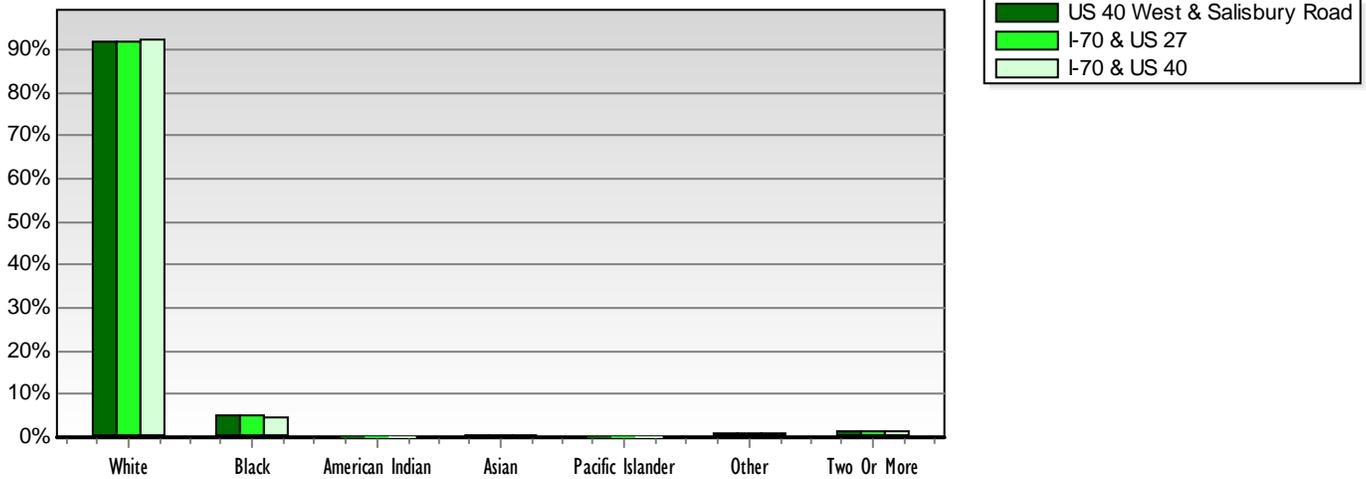
| <b>Group Quarters Population by Type (Current)</b> |              |              |              |
|--|--------------|--------------|--------------|
| College Dormitories                                | 862          | 862          | 818          |
| Correctional Institutions                          | 177          | 177          | 239          |
| Military Quarters                                  | 0            | 0            | 0            |
| Nursing Homes                                      | 864          | 864          | 1,116        |
| Other Institutions                                 | 268          | 268          | 278          |
| Other Noninstitutional                             | 180          | 180          | 237          |
| <b>Total Group Quarters Population</b>             | <b>2,351</b> | <b>2,351</b> | <b>2,688</b> |

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| <b>Population By Race (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|-------------------------------------|-----------------------------------|-------------------------|-------------------------|
| White                               | 63,061                            | 63,741                  | 70,105                  |
| Black                               | 3,487                             | 3,496                   | 3,522                   |
| American Indian                     | 122                               | 131                     | 139                     |
| Asian                               | 435                               | 440                     | 521                     |
| Pacific Islander                    | 19                                | 19                      | 20                      |
| Other                               | 538                               | 559                     | 552                     |
| Two Or More                         | 1,039                             | 1,064                   | 1,111                   |
| <b>Total Population By Race</b>     | <b>68,701</b>                     | <b>69,450</b>           | <b>75,970</b>           |

**Population By Race (Current)**



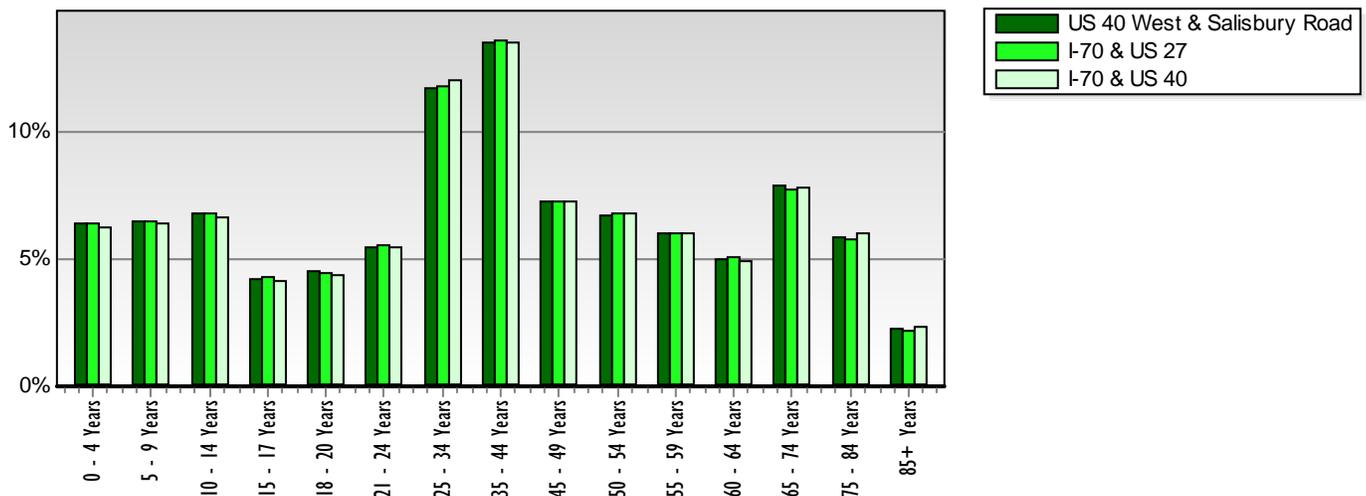
| <b>Population By Hispanic Origin (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|--|-----------------------------------|-------------------------|-------------------------|
| Hispanic Origin                                | 1,093                             | 1,100                   | 1,127                   |
| Non Hispanic Origin                            | 67,608                            | 68,350                  | 74,843                  |

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| <b>Population By Age (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|------------------------------------|-----------------------------------|-------------------------|-------------------------|
| 0 to 4 years                       | 4,377                             | 4,429                   | 4,735                   |
| 5 to 9 years                       | 4,427                             | 4,479                   | 4,882                   |
| 10 to 14 years                     | 4,647                             | 4,723                   | 5,052                   |
| 15 to 17 years                     | 2,873                             | 2,959                   | 3,169                   |
| 18 to 20 years                     | 3,092                             | 3,094                   | 3,340                   |
| 21 to 24 years                     | 3,766                             | 3,821                   | 4,135                   |
| 25 to 34 years                     | 8,051                             | 8,161                   | 9,141                   |
| 35 to 44 years                     | 9,258                             | 9,430                   | 10,244                  |
| 45 to 49 years                     | 5,004                             | 5,055                   | 5,520                   |
| 50 to 54 years                     | 4,633                             | 4,720                   | 5,183                   |
| 55 to 59 years                     | 4,143                             | 4,154                   | 4,578                   |
| 60 to 64 years                     | 3,449                             | 3,508                   | 3,754                   |
| 65 to 74 years                     | 5,415                             | 5,365                   | 5,927                   |
| 75 to 84 years                     | 4,024                             | 4,014                   | 4,541                   |
| 85+ Years                          | 1,542                             | 1,538                   | 1,769                   |
| <b>Total Population By Age</b>     | <b>68,701</b>                     | <b>69,450</b>           | <b>75,970</b>           |
| Average Age                        | 39.0                              | 38.9                    | 39.2                    |
| Median Age                         | 38.9                              | 38.7                    | 38.9                    |

**Population By Age (Current)**

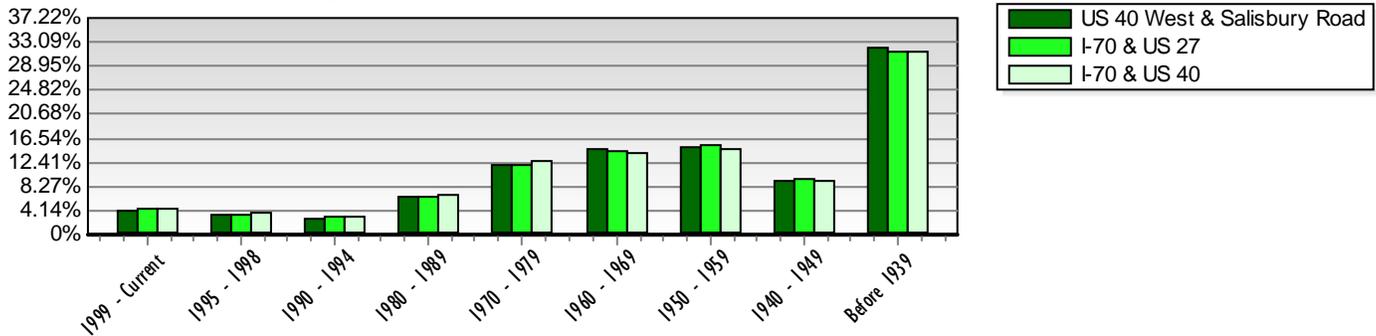


**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| <b>Housing Units By Year Built (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|--|-----------------------------------|-------------------------|-------------------------|
| 1999 to Current                              | 1,226                             | 1,303                   | 1,419                   |
| 1995 to 1998                                 | 1,032                             | 1,077                   | 1,260                   |
| 1990 to 1994                                 | 864                               | 887                     | 1,028                   |
| 1980 to 1989                                 | 1,933                             | 1,934                   | 2,223                   |
| 1970 to 1979                                 | 3,552                             | 3,643                   | 4,203                   |
| 1960 to 1969                                 | 4,391                             | 4,323                   | 4,627                   |
| 1950 to 1959                                 | 4,499                             | 4,576                   | 4,868                   |
| 1940 to 1949                                 | 2,771                             | 2,837                   | 2,993                   |
| Before 1939                                  | 9,582                             | 9,494                   | 10,343                  |

**Housing Units By Year Built (Current)**



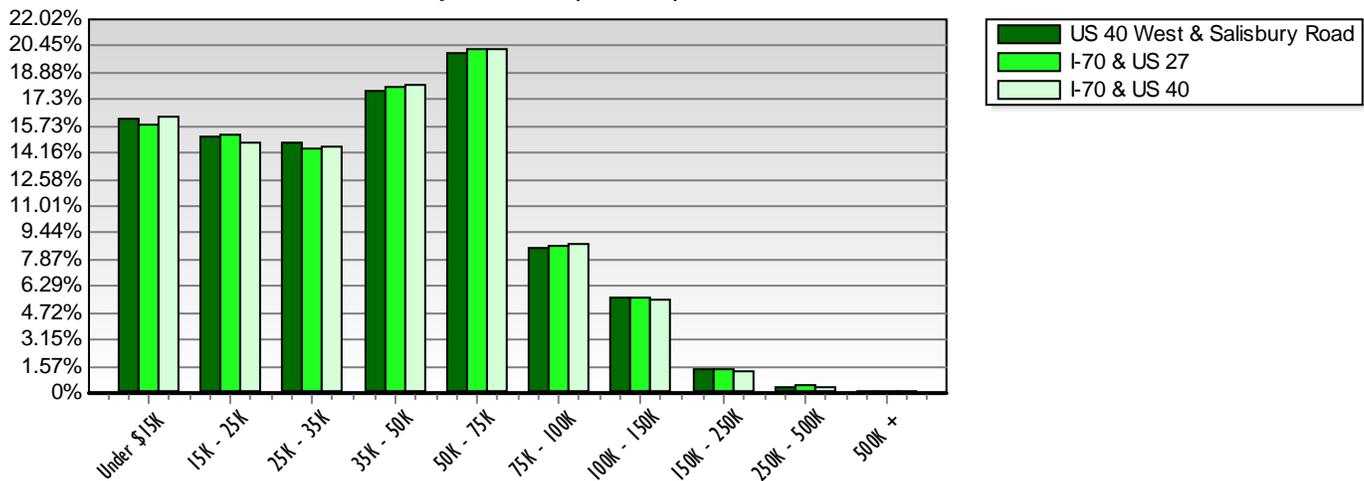
| <b>Housing Units By Type (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|--|-----------------------------------|-------------------------|-------------------------|
| Single-Unit Detached                   | 72.3%                             | 72.6%                   | 73.0%                   |
| Single-Unit Attached                   | 2.3%                              | 2.3%                    | 2.4%                    |
| Multi-Units 2                          | 6.5%                              | 6.5%                    | 6.6%                    |
| Multi-Units 3 - 19                     | 10.7%                             | 10.4%                   | 11.1%                   |
| Multi-Units 20 - 49                    | 1.0%                              | 1.0%                    | 1.1%                    |
| Multi-Units 50+                        | 1.9%                              | 1.8%                    | 1.7%                    |
| Mobile                                 | 5.3%                              | 5.4%                    | 4.1%                    |
| Other                                  | 0.0%                              | 0.0%                    | 0.0%                    |

**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| Households By Income (Current)    | US 40 West & Salisbury | I-70 & US 27  | I-70 & US 40  |
|-----------------------------------|------------------------|---------------|---------------|
| Under \$15,000                    | 4,520                  | 4,433         | 5,024         |
| \$15,000 to \$24,999              | 4,216                  | 4,264         | 4,547         |
| \$25,000 to \$34,999              | 4,107                  | 4,059         | 4,464         |
| \$35,000 to \$49,999              | 4,972                  | 5,083         | 5,599         |
| \$50,000 to \$74,999              | 5,579                  | 5,681         | 6,252         |
| \$75,000 to \$99,999              | 2,386                  | 2,436         | 2,697         |
| \$100,000 to \$149,999            | 1,561                  | 1,594         | 1,706         |
| \$150,000 to \$249,999            | 404                    | 396           | 406           |
| \$250,000 to \$499,999            | 114                    | 117           | 122           |
| \$500,000 +                       | 29                     | 30            | 32            |
| <b>Total Households By Income</b> | <b>27,888</b>          | <b>28,093</b> | <b>30,849</b> |
| Average Household Income          | \$47,671               | \$48,005      | \$47,611      |
| Per Capita Income                 | \$20,686               | \$20,734      | \$20,642      |
| Median Household Income           | \$39,025               | \$39,471      | \$39,321      |

**Households By Income (Current)**

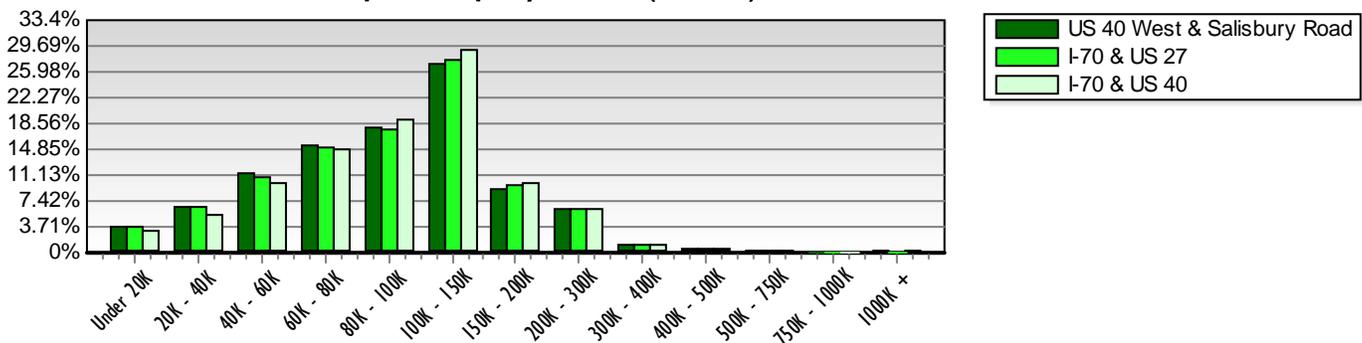


**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

|   | US 40 West & Salisbury | I-70 & US 27  | I-70 & US 40  |
|---|------------------------|---------------|---------------|
| <b>Housing Units By Occupancy (Current)</b>       |                        |               |               |
| Owner - Occupied                                  | 63.8%                  | 64.3%         | 63.8%         |
| Renter - Occupied                                 | 29.7%                  | 29.1%         | 29.8%         |
| Vacant  | 6.6%                   | 6.6%          | 6.4%          |
| <b>Owner - Occupied Property Values (Current)</b> |                        |               |               |
| Under \$20,000                                    | 727                    | 730           | 670           |
| \$20,000 to \$39,999                              | 1,255                  | 1,286         | 1,149         |
| \$40,000 to \$59,999                              | 2,168                  | 2,092         | 2,074         |
| \$60,000 to \$79,999                              | 2,919                  | 2,941         | 3,136         |
| \$80,000 to \$99,999                              | 3,396                  | 3,418         | 4,026         |
| \$100,000 to \$149,999                            | 5,179                  | 5,367         | 6,127         |
| \$150,000 to \$199,999                            | 1,746                  | 1,858         | 2,109         |
| \$200,000 to \$299,999                            | 1,195                  | 1,212         | 1,292         |
| \$300,000 to \$399,999                            | 235                    | 234           | 233           |
| \$400,000 to \$499,999                            | 105                    | 113           | 94            |
| \$500,000 to \$749,999                            | 68                     | 68            | 85            |
| \$750,000 to \$999,999                            | 8                      | 8             | 15            |
| \$1,000,000 +                                     | 29                     | 22            | 31            |
| <b>Total Owner - Occupied Property Values</b>     | <b>19,030</b>          | <b>19,349</b> | <b>21,041</b> |
| <b>Median Property Value</b>                      | <b>94,505</b>          | <b>95,276</b> | <b>96,929</b> |

**Owner - Occupied Property Values (Current)**



**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

**Date:** 9/20/2006

| <b>Civilian Labor Force (Current)</b> | <b>US 40 West<br/>&amp; Salisbury</b> | <b>I-70 &amp; US<br/>27</b> | <b>I-70 &amp; US<br/>40</b> |
|---------------------------------------|---------------------------------------|-----------------------------|-----------------------------|
| Unemployed                            | 2,309                                 | 2,274                       | 2,455                       |
| Employed                              | 32,737                                | 33,286                      | 36,312                      |
| <b>Total Civilian Labor Force</b>     | <b>35,046</b>                         | <b>35,560</b>               | <b>38,767</b>               |
| Unemployment Rate                     | 6.6%                                  | 6.4%                        | 6.3%                        |

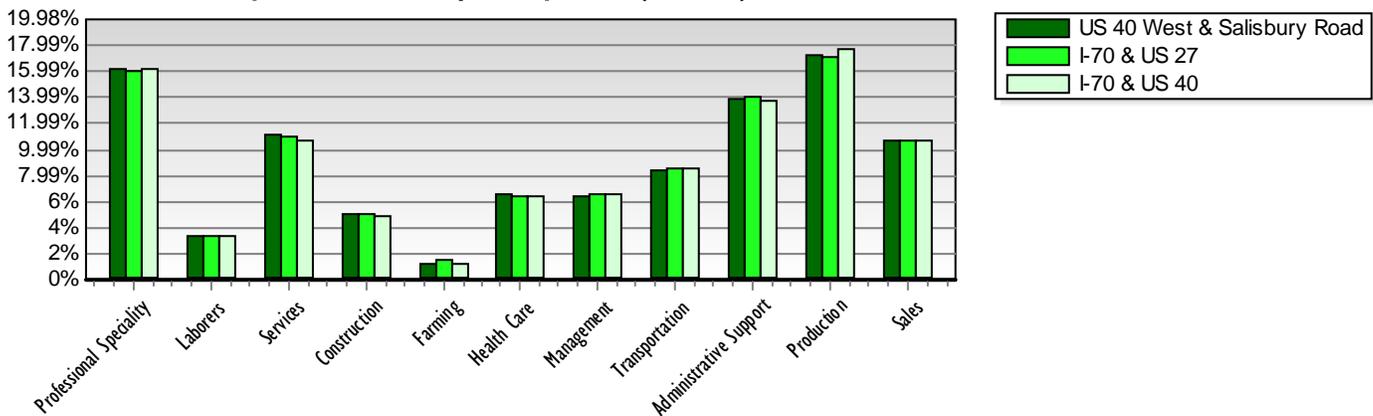
| <b>Population By Education Attained (Current)</b> | <b>US 40 West<br/>&amp; Salisbury</b> | <b>I-70 &amp; US<br/>27</b> | <b>I-70 &amp; US<br/>40</b> |
|---|---------------------------------------|-----------------------------|-----------------------------|
| Less Than 9th Grade                               | 5.9%                                  | 5.7%                        | 5.7%                        |
| Some High School, No Diploma                      | 16.5%                                 | 16.1%                       | 15.9%                       |
| High School Graduate (Includes Equivalency)       | 40.2%                                 | 40.6%                       | 41.6%                       |
| Some College, No Degree                           | 19.5%                                 | 19.6%                       | 19.4%                       |
| Associate Degree                                  | 4.9%                                  | 5.0%                        | 4.7%                        |
| Bachelor's Degree                                 | 7.5%                                  | 7.7%                        | 7.6%                        |
| Master's Degree                                   | 3.7%                                  | 3.5%                        | 3.4%                        |
| Professional School Degree                        | 1.2%                                  | 1.2%                        | 1.1%                        |
| Doctorate Degree                                  | 0.6%                                  | 0.5%                        | 0.5%                        |

**Analysis Geography:** Richmond, IN  
15 - Minute Trade Area

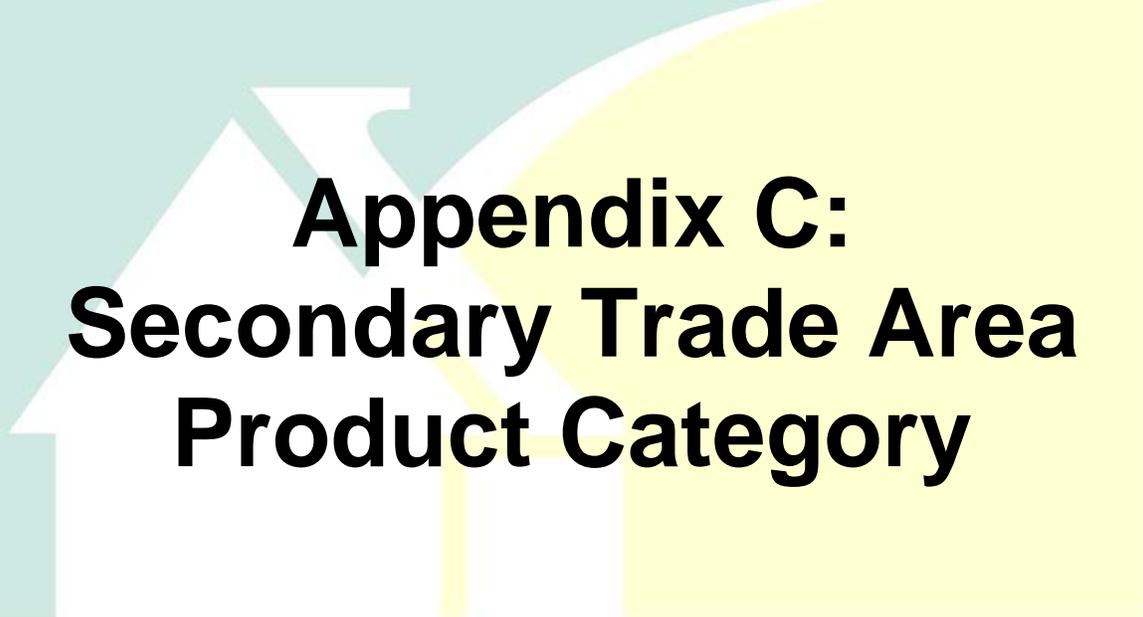
**Date:** 9/20/2006

| <b>Population 16+ By Occupation (Current)</b> | <b>US 40 West &amp; Salisbury</b> | <b>I-70 &amp; US 27</b> | <b>I-70 &amp; US 40</b> |
|---|-----------------------------------|-------------------------|-------------------------|
| Administrative Support                        | 4,533                             | 4,655                   | 4,998                   |
| Architecture                                  | 508                               | 510                     | 593                     |
| Arts  | 404                               | 409                     | 427                     |
| Building and Grounds Cleaning                 | 1,107                             | 1,094                   | 1,215                   |
| Business Operations                           | 456                               | 441                     | 515                     |
| Computer and Mathematics                      | 215                               | 215                     | 320                     |
| Construction and Extraction                   | 1,629                             | 1,659                   | 1,798                   |
| Education, Training, Library                  | 1,656                             | 1,684                   | 1,706                   |
| Farming                                       | 388                               | 489                     | 429                     |
| Financial Specialists                         | 311                               | 325                     | 338                     |
| Health Care                                   | 2,130                             | 2,137                   | 2,328                   |
| Installation                                  | 1,449                             | 1,483                   | 1,607                   |
| Legal   | 132                               | 130                     | 143                     |
| Life  | 167                               | 160                     | 209                     |
| Management                                    | 2,112                             | 2,159                   | 2,398                   |
| Production                                    | 5,644                             | 5,663                   | 6,426                   |
| Sales   | 3,511                             | 3,580                   | 3,877                   |
| Services                                      | 7,134                             | 7,227                   | 7,767                   |
| <b>Total Population 16+ By Occupation</b>     | <b>32,737</b>                     | <b>33,286</b>           | <b>36,312</b>           |

**Population 16+ By Occupation (Current)**







**Appendix C:  
Secondary Trade Area  
Product Category**



**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Category Totals

Custom Trade Area

|                                   |                        |
|-----------------------------------|------------------------|
| Food at Home                      | \$556,891,640          |
| Food Away from Home               | \$448,004,870          |
| Alcoholic Beverages               | \$110,533,890          |
| Smoking Products & Supplies       | \$108,203,200          |
| Personal Care Products & Services | \$82,794,180           |
| Day Care                          | \$28,182,400           |
| Household Furnishings & Services  | \$594,973,870          |
| Housing Expenses                  | \$129,404,500          |
| Apparel                           | \$382,668,340          |
| Sports & Recreation               | \$118,008,130          |
| Miscellaneous                     | \$268,845,540          |
| Education                         | \$127,613,160          |
| Automotive                        | \$985,198,850          |
| Health Care                       | \$412,028,280          |
| <b>TOTAL</b>                      | <b>\$4,353,350,850</b> |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Food at Home

Custom Trade Area

|                                      |                      |
|--------------------------------------|----------------------|
| <b>Cereals &amp; Cereal Products</b> | <b>\$30,888,340</b>  |
| Cereals                              | \$18,456,900         |
| Rice                                 | \$2,496,420          |
| Pasta, Cornmeal, and Other           | \$5,128,510          |
| Flour                                | \$4,806,510          |
| <b>Bakery Products</b>               | <b>\$57,810,550</b>  |
| Cookies                              | \$8,343,370          |
| Crackers                             | \$4,875,210          |
| Bread Products                       | \$44,591,970         |
| <b>Fish &amp; Seafood</b>            | <b>\$10,247,110</b>  |
| Canned Fish                          | \$1,986,130          |
| Frozen Fish                          | \$3,537,370          |
| Fresh Fish                           | \$4,723,610          |
| <b>Meats &amp; Poultry</b>           | <b>\$101,207,900</b> |
| Meats                                | \$73,753,080         |
| Poultry                              | \$27,454,820         |
| <b>Juices</b>                        | <b>\$13,785,740</b>  |
| Frozen Juices                        | \$2,038,790          |
| Other Juices                         | \$11,746,950         |
| <b>Fruits &amp; Vegetables</b>       | <b>\$60,281,520</b>  |
| Fresh Fruits & Vegetables            | \$41,780,880         |
| Frozen Fruits & Vegetables           | \$6,287,260          |
| Canned Fruits & Vegetables           | \$9,873,250          |
| Other Vegetables                     | \$2,340,130          |
| <b>Dairy Products</b>                | <b>\$57,774,030</b>  |
| Eggs                                 | \$4,986,470          |
| Fresh Whole Milk All Types           | \$14,980,070         |
| Cream                                | \$1,312,900          |
| Butter & Margarine                   | \$5,190,730          |
| Cheese                               | \$17,089,020         |
| Ice Cream Related Products           | \$10,157,120         |
| Other Dairy Products                 | \$4,057,720          |
| <b>Sugar &amp; Other Sweets</b>      | <b>\$42,649,460</b>  |
| Candy & Chewing Gum                  | \$28,827,350         |
| Jams, Jellies, and Preserves         | \$6,834,440          |
| Sugar & Artificial Sweeteners        | \$6,987,670          |
| <b>Fats &amp; Oils</b>               | <b>\$5,248,570</b>   |
| Fats & Oil Products                  | \$2,138,060          |
| Non-Dairy Cream                      | \$1,345,530          |
| Peanut Butter                        | \$1,764,980          |
| <b>Non-Alcoholic Beverages</b>       | <b>\$59,996,890</b>  |
| Coffee                               | \$9,167,350          |
| Non-Carbonated Beverages             | \$12,176,150         |
| Carbonated Beverages                 | \$35,684,900         |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Food at Home

Custom Trade Area

|                                     |                      |
|-------------------------------------|----------------------|
| Tea                                 | \$2,968,490          |
| <b>Prepared Foods</b>               | <b>\$117,001,530</b> |
| Canned / Packaged Soup              | \$9,213,460          |
| Frozen Meals                        | \$7,410,110          |
| Frozen Prepared Food                | \$19,192,600         |
| Potato Chips & Other Snacks         | \$21,267,350         |
| Nuts                                | \$5,242,940          |
| Salt & Other Seasonings             | \$3,782,450          |
| Sauces & Gravies                    | \$8,356,570          |
| Prepared Salads                     | \$3,078,620          |
| Baby Food                           | \$6,691,160          |
| Condiments                          | \$14,576,590         |
| Miscellaneous Prepared Food         | \$18,189,680         |
| <b>Housekeeping Supplies</b>        | <b>\$35,251,160</b>  |
| Soaps & Detergents                  | \$3,914,850          |
| Other Laundry & Cleaning Products   | \$3,834,930          |
| Paper Towels & Napkins              | \$11,135,070         |
| Miscellaneous Housekeeping Products | \$16,366,310         |

## Food Away From Home

Custom Trade Area

|   |                      |
|---|----------------------|
| <b>Lunch</b>                            | <b>\$133,866,740</b> |
| Lunch Fast Food                         | \$81,220,720         |
| Lunch Full Service                      | \$52,646,020         |
| <b>Dinner</b>                           | <b>\$128,110,030</b> |
| Dinner Fast Food                        | \$39,136,920         |
| Dinner Full Service                     | \$88,973,110         |
| <b>Breakfast &amp; Brunch</b>           | <b>\$36,696,350</b>  |
| Breakfast & Brunch Fast Food            | \$17,912,540         |
| Breakfast & Brunch Full Service         | \$18,783,810         |
| <b>Other</b>                            | <b>\$149,331,750</b> |
| Snacks & Non-Alcoholic Beverages        | \$44,509,640         |
| Catered Affairs                         | \$7,588,760          |
| Food & Non-Alcoholic Beverages on Trips | \$97,233,350         |

## Alcoholic Beverages

Custom Trade Area

|   |                     |
|---|---------------------|
| <b>Alcoholic Beverages at Home</b>        | <b>\$77,642,350</b> |
| Beer & Ale at Home                        | \$55,538,900        |
| Whiskey at Home                           | \$4,503,430         |
| Wine at Home                              | \$9,960,650         |
| Other Alcoholic Beverages at Home         | \$7,639,370         |
| <b>Alcoholic Beverages Away from Home</b> | <b>\$32,891,540</b> |
| Beer & Ale Away from Home                 | \$4,355,800         |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Alcoholic Beverages

Custom Trade Area

|  |              |
|--|--------------|
| Wine Away from Home                      | \$1,409,880  |
| Other Alcoholic Beverages Away from Home | \$2,066,980  |
| Alcohol at Restaurants & Etc.            | \$25,058,880 |

## Smoking Products & Supplies

Custom Trade Area

|   |               |
|---|---------------|
| Cigarettes                                | \$101,861,550 |
| Cigars, Pipes, and Other Tobacco Products | \$6,341,650   |

## Personal Care Products & Services

Custom Trade Area

|                                       |                     |
|---------------------------------------|---------------------|
| <b>Services</b>                       | <b>\$36,642,580</b> |
| <b>Products</b>                       | <b>\$46,151,600</b> |
| Hair Care Products                    | \$12,933,400        |
| Non-Electric Articles for Hair        | \$1,483,680         |
| Oral Hygiene Products & Articles      | \$6,231,510         |
| Shaving Needs                         | \$3,747,460         |
| Cosmetics, Perfume, and Bath          | \$13,798,280        |
| Deodorant & Feminine Hygiene Products | \$7,079,140         |
| Electric Personal Care Appliances     | \$799,990           |
| Wigs & Hairpieces                     | \$78,140            |

## Day Care

Custom Trade Area

|                                   |              |
|-----------------------------------|--------------|
| Babysitting & Child Care          | \$4,016,070  |
| Day Care, Nursery, and Pre-School | \$17,475,470 |
| Eldercare                         | \$6,690,860  |

## Household Furnishings & Services

Custom Trade Area

|                                      |                     |
|--------------------------------------|---------------------|
| <b>Household Services</b>            | <b>\$36,703,220</b> |
| Domestic Service                     | \$11,998,580        |
| Gardening & Lawn Service             | \$11,316,910        |
| Miscellaneous Home Services          | \$2,017,870         |
| Termite & Pest Control Services      | \$803,370           |
| Moving, Storage, and Freight         | \$10,566,490        |
| <b>Domestic Textiles</b>             | <b>\$21,108,050</b> |
| Bathroom Linens                      | \$5,151,810         |
| Bedroom Linens                       | \$15,956,240        |
| <b>Window &amp; Furniture Covers</b> | <b>\$27,810,930</b> |
| Kitchen & Dining Room Linens         | \$956,920           |
| Other Linens                         | \$590,440           |
| Curtains & Drapes                    | \$7,512,520         |
| Slipcovers & Decorative Pillows      | \$841,600           |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Household Furnishings & Services

Custom Trade Area

|   |                     |
|---|---------------------|
| Sewing Materials                          | \$4,688,290         |
| Window Coverings                          | \$1,867,930         |
| Non-Permanent Floor Coverings             | \$3,395,440         |
| Other Household Decorative Items          | \$7,957,790         |
| <b>Bedroom Furniture</b>                  | <b>\$19,400,660</b> |
| Mattress Springs                          | \$9,471,370         |
| Other Bedroom Furniture                   | \$9,929,290         |
| <b>Living &amp; Dining Room Furniture</b> | <b>\$30,699,320</b> |
| Living Room Chairs                        | \$7,140,660         |
| Living Room Tables                        | \$2,789,280         |
| Sofas                                     | \$13,686,750        |
| Kitchen & Dining Room Furniture           | \$7,082,630         |
| <b>Other Furniture</b>                    | <b>\$20,322,690</b> |
| Infants Furniture                         | \$1,146,300         |
| Patio, Porch, and Outdoor Furniture       | \$2,943,500         |
| Other Living & Family Room Furniture      | \$9,262,760         |
| Office Furniture & Equipment Home         | \$2,463,430         |
| Rental Office Furniture & Equipment Home  | \$1,247,210         |
| Infants Equipment                         | \$688,790           |
| Lamps & Lighting Fixtures                 | \$1,835,270         |
| Closet & Storage Items                    | \$735,430           |
| <b>Major Household Appliances</b>         | <b>\$32,533,960</b> |
| Purchase & Install Window AC              | \$1,509,750         |
| Purchase & Install Refrigerator Freezer   | \$8,811,240         |
| Purchase & Install Clothes Washer         | \$4,036,970         |
| Purchase & Install Clothes Dryer          | \$2,721,660         |
| Purchase & Install Stoves & Ovens         | \$4,840,040         |
| Purchase & Install Microwave Ovens        | \$1,496,400         |
| Purchase & Install Dishwashers            | \$2,774,270         |
| Repair of Household Appliances            | \$3,609,980         |
| Sewing Machines                           | \$629,850           |
| Electric Floor Cleaning Equipment         | \$2,103,800         |
| <b>Small Appliances &amp; Housewares</b>  | <b>\$64,743,990</b> |
| Small Electric Kitchen Appliances         | \$3,892,720         |
| Portable Heating & Cooling Equipment      | \$1,197,970         |
| Plastic Dinnerware                        | \$1,569,180         |
| China & Other Dinnerware                  | \$8,179,260         |
| Flatware                                  | \$3,093,720         |
| Glassware                                 | \$3,948,970         |
| Serving Pieces                            | \$1,681,280         |
| Non-Electric Cookware                     | \$10,618,820        |
| Clocks                                    | \$468,690           |
| Smoke Alarm                               | \$223,630           |
| Miscellaneous Household Items             | \$29,869,750        |
| <b>Miscellaneous Household Equipment</b>  | <b>\$54,085,330</b> |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Household Furnishings & Services

Custom Trade Area

|   |                      |
|---|----------------------|
| Power Tools                                       | \$7,927,940          |
| Non-Power Hand Tools                              | \$3,468,600          |
| Fresh Flowers & Potted Plants                     | \$17,418,980         |
| Outdoor Equipment                                 | \$837,970            |
| Lawn & Garden Supplies                            | \$16,332,420         |
| Rental & Repair of Lawn Mowing Equipment          | \$873,660            |
| Yard Machinery Power & Non-Power                  | \$7,225,760          |
| <b>Household Repairs</b>                          | <b>\$120,674,000</b> |
| Wall to Wall Carpet                               | \$14,493,700         |
| Heat, AC, Electric Labor & Materials              | \$15,342,290         |
| Plumbing & Water Heater Labor & Materials         | \$7,177,370          |
| Electrical Supplies & Heating & Cooling Equipment | \$554,600            |
| Construction Materials                            | \$2,281,840          |
| Hard Surface Floor Labor & Materials              | \$2,357,150          |
| Floor Repair & Replacement Materials              | \$665,770            |
| Patio, Masonry, and etc. Materials                | \$192,910            |
| Landscaping Materials                             | \$411,750            |
| Remodeling & Maintenance Repair Materials         | \$1,471,040          |
| Paint & Wallpaper Supplies & Equipment            | \$3,575,650          |
| Paneling, Roofing, and Siding Materials           | \$4,512,020          |
| Plumbing Supplies & Equipment                     | \$1,351,590          |
| Security System Management Fees                   | \$1,938,140          |
| Miscellaneous Household Repairs                   | \$123,710            |
| Miscellaneous Equipment & Hardware                | \$25,100             |
| Capital Improvements Material                     | \$11,811,670         |
| Capital Improvements Labor                        | \$34,433,700         |
| Roofing & Gutters Labor & Materials               | \$14,193,130         |
| Painting & Papering Labor & Materials             | \$3,760,870          |
| <b>TV, Radio, and Sound Equipment</b>             | <b>\$166,891,720</b> |
| Comm Antenna or Cable TV                          | \$45,213,690         |
| Color TVs All                                     | \$13,939,980         |
| VCRs & Video Disc Players                         | \$3,215,190          |
| Radios  | \$4,441,790          |
| Sound Components & Component System               | \$15,077,110         |
| Record, Tape, CD, or Video Mail Order             | \$15,265,090         |
| Purchased CD or Tape not Club                     | \$2,805,140          |
| Video Cassettes, Tapes, Discs                     | \$4,796,040          |
| Computer Software Accessories Home Use            | \$4,205,530          |
| Computer Hardware Home Use                        | \$39,498,230         |
| Repair Computer System Home Use                   | \$564,890            |
| Calculator or Other Office Machine Home Use       | \$519,810            |
| Rental Video Cassette Tapes                       | \$7,986,860          |
| Telephone Answering Devices                       | \$262,350            |
| Telephone Accessories                             | \$2,329,480          |
| Video Games Hardware & Software                   | \$3,067,590          |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Household Furnishings & Services

Custom Trade Area

|   |             |
|---|-------------|
| Repair of TV, Radio, or Sound Equipment | \$3,532,550 |
| Rental of Home Electronic Equipment     | \$170,400   |

## Housing Expenses

Custom Trade Area

|  |                      |
|--|----------------------|
| <b>Fuels &amp; Utilities</b>             | <b>\$22,855,790</b>  |
| Fuel Oil                                 | \$5,277,810          |
| Gas Bottled or Tank                      | \$17,037,020         |
| Other Home Heating Fuels                 | \$540,960            |
| <b>Telephone Services</b>                | <b>\$106,548,710</b> |
| Telephone Service Excluding Mobile Phone | \$52,409,530         |
| Telephone Service For Mobile Phone       | \$54,139,180         |

## Apparel

Custom Trade Area

|  |                      |
|--|----------------------|
| <b>Women's Apparel</b>                 | <b>\$113,276,870</b> |
| Women's Coats & Jackets                | \$14,986,100         |
| Women's Dresses                        | \$7,207,300          |
| Women's Sport Coats & Tailored Jackets | \$2,276,630          |
| Women's Vests & Sweaters               | \$6,932,620          |
| Women's Shirts, Tops, and Blouses      | \$18,490,350         |
| Women's Skirts                         | \$4,297,310          |
| Women's Pants                          | \$21,120,590         |
| Women's Shorts & Shorts Sets           | \$4,803,420          |
| Women's Active Sportswear              | \$2,827,270          |
| Women's Sleepwear                      | \$2,761,210          |
| Women's Undergarments                  | \$7,047,950          |
| Women's Hosiery                        | \$3,735,710          |
| Women's Suits                          | \$8,619,730          |
| Women's Accessories                    | \$3,640,900          |
| Women's Uniforms & Costumes            | \$4,529,780          |
| <b>Men's Apparel</b>                   | <b>\$82,276,550</b>  |
| Men's Suits                            | \$9,133,470          |
| Men's Sport Coats & Tailor Jackets     | \$3,001,160          |
| Men's Coats & Jackets                  | \$5,940,770          |
| Men's Underwear                        | \$3,380,440          |
| Men's Hosiery                          | \$2,102,420          |
| Men's Nightwear & Loungewear           | \$727,960            |
| Men's Accessories                      | \$2,674,890          |
| Men's Sweaters & Vests                 | \$4,258,380          |
| Men's Active Sportswear                | \$2,403,840          |
| Men's Shirts                           | \$18,302,810         |
| Men's Pants                            | \$22,193,040         |
| Men's Shorts & Shorts Sets             | \$5,008,100          |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Apparel

Custom Trade Area

|  |                     |
|--|---------------------|
| Men's Uniforms & Costumes                    | \$3,149,270         |
| <b>Girl's Apparel</b>                        | <b>\$23,788,510</b> |
| Girl's Coats & Jackets                       | \$1,463,200         |
| Girl's Dresses & Suits                       | \$2,354,600         |
| Girl's Shirts, Blouses, and Sweaters         | \$5,304,500         |
| Girl's Skirts & Pants                        | \$6,284,060         |
| Girl's Shorts & Shorts Sets                  | \$2,556,720         |
| Girl's Active Sportswear                     | \$790,060           |
| Girl's Underwear & Sleepwear                 | \$1,781,790         |
| Girl's Hosiery                               | \$646,720           |
| Girl's Accessories                           | \$336,120           |
| Girl's Uniforms & Costumes                   | \$2,270,740         |
| <b>Boy's Apparel</b>                         | <b>\$23,392,360</b> |
| Boy's Coats & Jackets                        | \$1,804,840         |
| Boy's Sweaters                               | \$808,370           |
| Boy's Shirts                                 | \$5,076,840         |
| Boy's Underwear                              | \$1,150,700         |
| Boy's Nightwear                              | \$359,740           |
| Boy's Hosiery                                | \$736,380           |
| Boy's Accessories                            | \$300,920           |
| Boy's Suits, Sport Coats, and Vests          | \$598,800           |
| Boy's Pants                                  | \$7,411,650         |
| Boy's Shorts & Shorts Sets                   | \$3,313,500         |
| Boy's Active Sportswear                      | \$825,460           |
| Boy's Uniforms & Costumes                    | \$1,005,160         |
| <b>Infants' Apparel</b>                      | <b>\$9,593,470</b>  |
| Infants' Coats, Jackets, and Snowsuit        | \$337,620           |
| Infants' Rompers, Dresses, and Outerwear     | \$2,960,920         |
| Infants' Undergarments                       | \$4,710,840         |
| Infants' Sleeping Garments                   | \$611,050           |
| Infants' Accessories                         | \$973,040           |
| <b>Footwear (Excl Infants')</b>              | <b>\$46,490,980</b> |
| Men's Footwear                               | \$15,125,680        |
| Boy's Footwear                               | \$5,048,220         |
| Girl's Footwear                              | \$4,672,550         |
| Women's Footwear                             | \$21,644,530        |
| <b>Other Apparel Products &amp; Services</b> | <b>\$83,849,600</b> |
| Clothing Material & Pattern                  | \$3,265,540         |
| Clothing Rental & Storage                    | \$13,900,610        |
| Clothing Repair & Alteration                 | \$14,707,180        |
| Shoe Repair & Other Shoe Service             | \$201,710           |
| Coin Operated Laundry Service                | \$3,064,770         |
| Laundry & Dry Cleaning not Coin Operated     | \$4,453,660         |
| Watches                                      | \$6,367,110         |
| Jewelry                                      | \$36,174,860        |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Apparel

Custom Trade Area

|                        |             |
|------------------------|-------------|
| Watch & Jewelry Repair | \$1,714,160 |
|------------------------|-------------|

## Sports & Recreation

Custom Trade Area

### Recreation \$43,188,170

|  |             |
|--|-------------|
| Social or Recreational Civic Club Membership | \$9,401,840 |
| Fees for Participant Sports                  | \$8,330,340 |
| Admission to Sporting Events                 | \$9,403,760 |
| Fees for Recreational Lessons                | \$7,471,520 |
| Music Instruments & Accessories              | \$3,447,590 |
| Rental & Repair Musical Instruments          | \$198,430   |
| Admission Fees for Entertainment             | \$4,934,690 |

### Sports Equipment \$74,819,960

|                                     |              |
|-------------------------------------|--------------|
| General Sports & Exercise Equipment | \$14,327,500 |
| Bicycles                            | \$4,040,100  |
| Camping Equipment                   | \$1,782,100  |
| Hunting Fishing Equipment           | \$3,075,680  |
| Winter Sport Equipment              | \$1,258,510  |
| Water Sport Equipment               | \$2,109,070  |
| Playground Equipment                | \$2,083,290  |
| Other Sports Equipment              | \$4,446,290  |
| Toys, Games, Hobbies, and Tricycles | \$41,697,420 |

## Miscellaneous

Custom Trade Area

### Photographic Equipment & Supplies \$12,792,870

|                        |             |
|------------------------|-------------|
| Film                   | \$3,392,640 |
| Film Processing        | \$3,525,530 |
| Photographic Equipment | \$5,874,700 |

### Pet Expenses \$50,231,660

|                         |              |
|-------------------------|--------------|
| Pet Food                | \$31,961,530 |
| Pet Supplies & Medicine | \$3,305,470  |
| Pet Services            | \$526,310    |
| Vetrinarian Services    | \$14,438,350 |

### Reading Materials \$54,162,390

|  |              |
|--|--------------|
| Books not Through Book Club            | \$20,034,230 |
| Books Through Book Club                | \$21,262,050 |
| Newspapers Single Copy & Subscriptions | \$10,677,200 |
| Magazines Single Copy & Subscriptions  | \$2,188,910  |

### Travel \$116,407,460

|                                |              |
|--------------------------------|--------------|
| Airline Fares on Trips         | \$33,321,150 |
| Intercity Bus Fares on Trips   | \$1,902,360  |
| Local Transportation on Trips  | \$8,631,250  |
| Intercity Train Fares on Trips | \$679,560    |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Miscellaneous

Custom Trade Area

|                                |              |
|--------------------------------|--------------|
| Ship Fares on Trips            | \$2,706,160  |
| Travel Items & Luggage         | \$4,008,700  |
| Entertainment Expense on Trips | \$32,391,800 |
| Lodging While on Trips         | \$32,766,480 |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Education

Custom Trade Area

|   |                      |
|---|----------------------|
| <b>Room &amp; Board</b>                           | <b>\$10,024,660</b>  |
| Board   | \$9,056,360          |
| Housing While Attending School                    | \$968,300            |
| <b>Tuition &amp; School Supplies</b>              | <b>\$117,588,500</b> |
| College Tuition                                   | \$69,998,930         |
| Elementary & High School Tuition                  | \$9,696,740          |
| Other School Tuition                              | \$3,191,080          |
| School Books, Supplies, and Equipment for College | \$28,863,990         |
| School Books, Supplies, and Equipment non College | \$5,837,760          |

## Automotive

Custom Trade Area

|   |                      |
|---|----------------------|
| <b>Transportation</b>                           | <b>\$160,437,100</b> |
| Towing Charges                                  | \$645,940            |
| Gasoline  | \$158,506,500        |
| Diesel Fuel                                     | \$1,284,660          |
| <b>New Automobiles, Trucks, and Vans</b>        | <b>\$283,479,070</b> |
| New Cars  | \$80,066,610         |
| New Car Lease                                   | \$57,648,590         |
| New Trucks & Vans                               | \$139,576,300        |
| New Motorcycles                                 | \$6,187,570          |
| <b>Used Vehicles</b>                            | <b>\$315,626,650</b> |
| Used Cars                                       | \$119,973,680        |
| Used Trucks & Vans                              | \$186,295,450        |
| Used Motorcycles                                | \$9,357,520          |
| <b>Boats</b>                                    | <b>\$39,008,640</b>  |
| <b>Rented Vehicles</b>                          | <b>\$13,958,820</b>  |
| Auto Rental                                     | \$11,223,290         |
| Vehicle Rentals non Auto                        | \$2,735,530          |
| <b>Automotive Maintenance, Repair and Other</b> | <b>\$172,688,570</b> |
| Motor Oil                                       | \$3,858,010          |
| Vehicle Audio Equipment                         | \$1,954,350          |
| Miscellaneous Auto Repair Svcs                  | \$9,182,900          |
| Tire Repair & Other Repair Work                 | \$8,900,140          |
| Minor Automobile Parts & Accessories            | \$19,232,620         |
| Automobile Service Clubs                        | \$1,419,460          |
| Add Coolant, Brake, and Transmission Fluid      | \$1,217,920          |
| Tires Purchased, Replaced, and Installed        | \$23,695,630         |
| Body Work, Painting, and Upholstry              | \$7,045,650          |
| Repair to Steering or Front End                 | \$4,312,090          |
| Front End Alignment, Wheel Balance, Rotate      | \$3,039,620          |
| Repair to Engine Cooling System                 | \$4,468,870          |
| Motor Tune Up                                   | \$9,537,900          |
| Lube, Oil & Filter Change                       | \$17,633,960         |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

## Automotive

Custom Trade Area

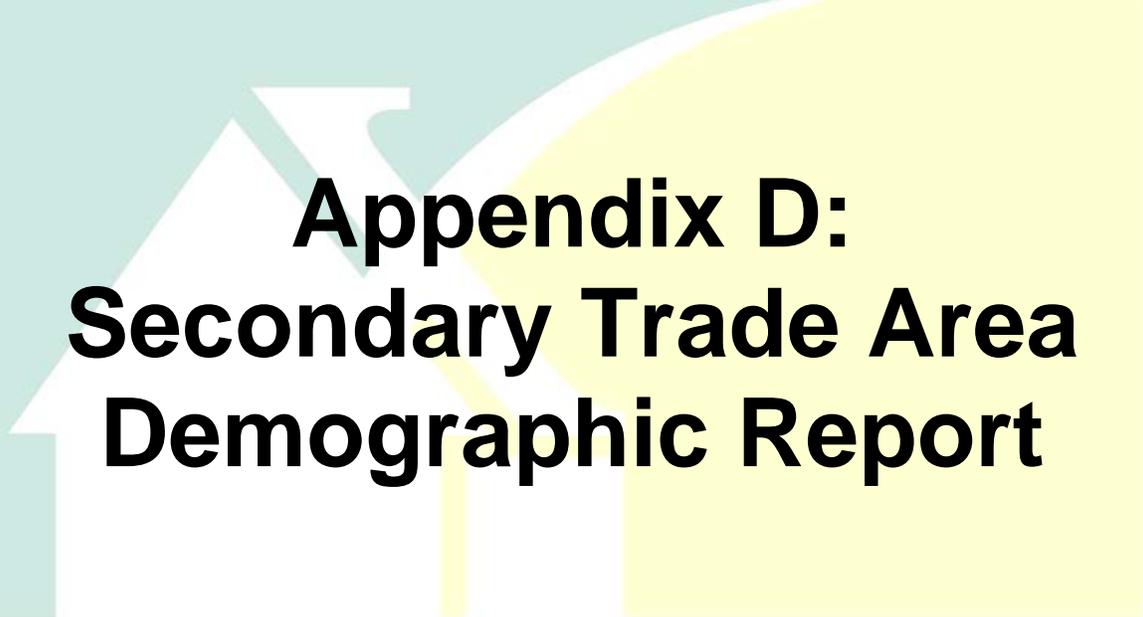
|                               |              |
|-------------------------------|--------------|
| Shock Absorber Replacement    | \$1,171,720  |
| Exhaust System Repair         | \$3,344,750  |
| Electrical System Repair      | \$7,917,230  |
| Motor Repair & Replacement    | \$20,002,850 |
| Brake Work                    | \$10,981,760 |
| Clutch & Transmission Repair  | \$12,487,930 |
| Drive Shaft & Rear End Repair | \$1,283,210  |

## Health Care

Custom Trade Area

|  |                      |
|--|----------------------|
| <b>Medical Services</b>                    | <b>\$148,383,950</b> |
| Eye Care Services                          | \$10,987,460         |
| Dental Services                            | \$51,784,090         |
| Specialists Services                       | \$12,766,410         |
| Physicians Services                        | \$39,483,570         |
| Lab Tests & X Rays                         | \$8,837,560          |
| Hospital Room                              | \$4,703,670          |
| Hospital Service Other than Room           | \$14,556,770         |
| Care in Nursing Home                       | \$3,538,000          |
| Other Medical Care Services                | \$1,726,420          |
| <b>Drugs</b>                               | <b>\$246,871,000</b> |
| Non-Prescription Drugs                     | \$15,319,190         |
| Vitamins & Vitamin Supplements             | \$8,801,640          |
| Prescription Drugs                         | \$222,750,170        |
| <b>Medical Supplies</b>                    | <b>\$16,773,330</b>  |
| Eyeglasses & Contact Lenses                | \$11,944,440         |
| Hearing Aids                               | \$1,605,840          |
| Topicals & Dressings                       | \$2,265,050          |
| Purchase or Rent Medical & Surgical Equip. | \$958,000            |





**Appendix D:  
Secondary Trade Area  
Demographic Report**

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

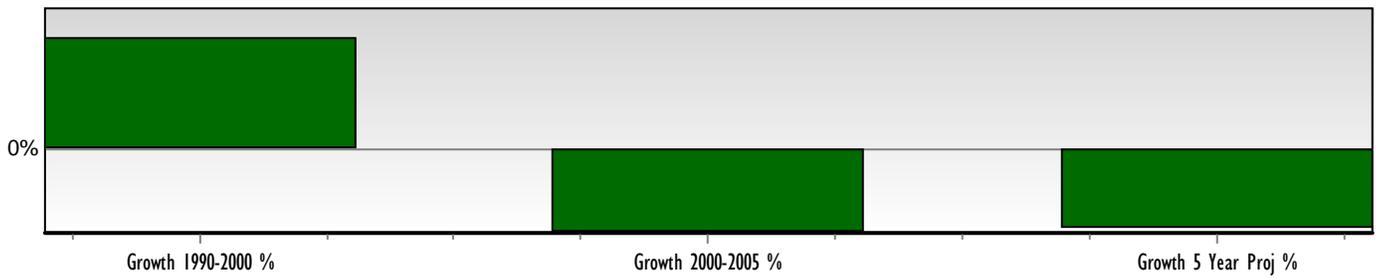
**Date:** 10/4/2006

**Population Profile**

**Custom Trade Area**

|                 |         |
|-----------------|---------|
| 2010 Projection | 279,384 |
| 2005 Estimate   | 282,098 |
| 2000 Census     | 284,959 |
| 1990 Census     | 281,151 |

**Population Change**



**Work Place Population**

**Custom Trade Area**

|       |         |
|-------|---------|
| Total | 125,560 |
|-------|---------|

**Household Profile**

|                 |         |
|-----------------|---------|
| 2010 Projection | 109,691 |
| 2005 Estimate   | 109,899 |
| 2000 Census     | 109,623 |
| 1990 Census     | 103,381 |

**Household Change**



**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| <b>Population By Sex (Current)</b> | <b>Custom Trade Area</b> |
|------------------------------------|--------------------------|
| Male                               | 48.6%                    |
| Female                             | 51.4%                    |

| <b>Marital Status Persons (Current)</b> |       |
|---|-------|
| Single Male                             | 12.6% |
| Single Female                           | 11.3% |
| Married                                 | 58.8% |
| Male Previously Married                 | 5.8%  |
| Female Previously Married               | 11.4% |

| <b>Households by Household Type (Current)</b> |       |
|---|-------|
| Family Household                              | 68.7% |
| Non-Family Household                          | 31.3% |

| <b>Households By Type (Current)</b>    |       |
|--|-------|
| Single Male                            | 10.6% |
| Single Female                          | 15.7% |
| Married Couple                         | 55.8% |
| Other Family: Male Head of Household   | 3.6%  |
| Other Family: Female Head of Household | 9.3%  |
| Non-Family: Male Head of Household     | 2.9%  |
| Non-Family: Female Head of Household   | 2.1%  |

| <b>Group Quarters Population by Type (Current)</b> |               |
|--|---------------|
| College Dormitories                                | 8,552         |
| Correctional Institutions                          | 661           |
| Military Quarters                                  | 1             |
| Nursing Homes                                      | 2,741         |
| Other Institutions                                 | 446           |
| Other Noninstitutional                             | 952           |
| <b>Total Group Quarters Population</b>             | <b>13,353</b> |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

**Custom Trade Area**

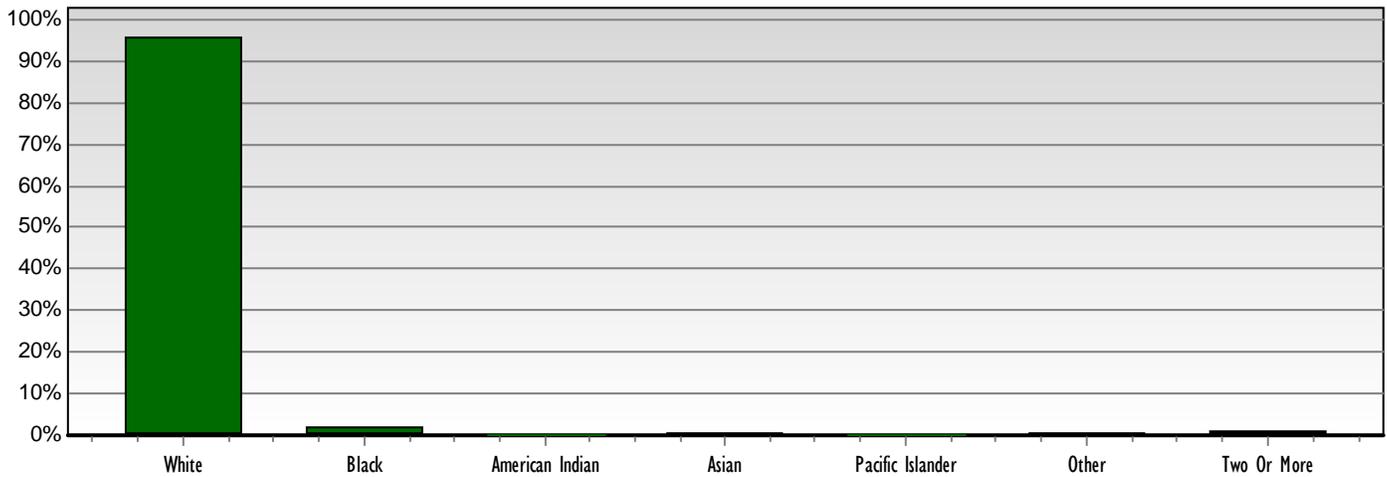
## Population By Race (Current)

|                  |         |
|------------------|---------|
| White            | 269,864 |
| Black            | 5,962   |
| American Indian  | 499     |
| Asian            | 1,747   |
| Pacific Islander | 70      |
| Other            | 1,260   |
| Two Or More      | 2,696   |

## Total Population By Race

**282,098**

### Population By Race (Current)



## Population By Hispanic Origin (Current)

**Custom Trade Area**

|                     |         |
|---------------------|---------|
| Hispanic Origin     | 3,081   |
| Non Hispanic Origin | 279,017 |

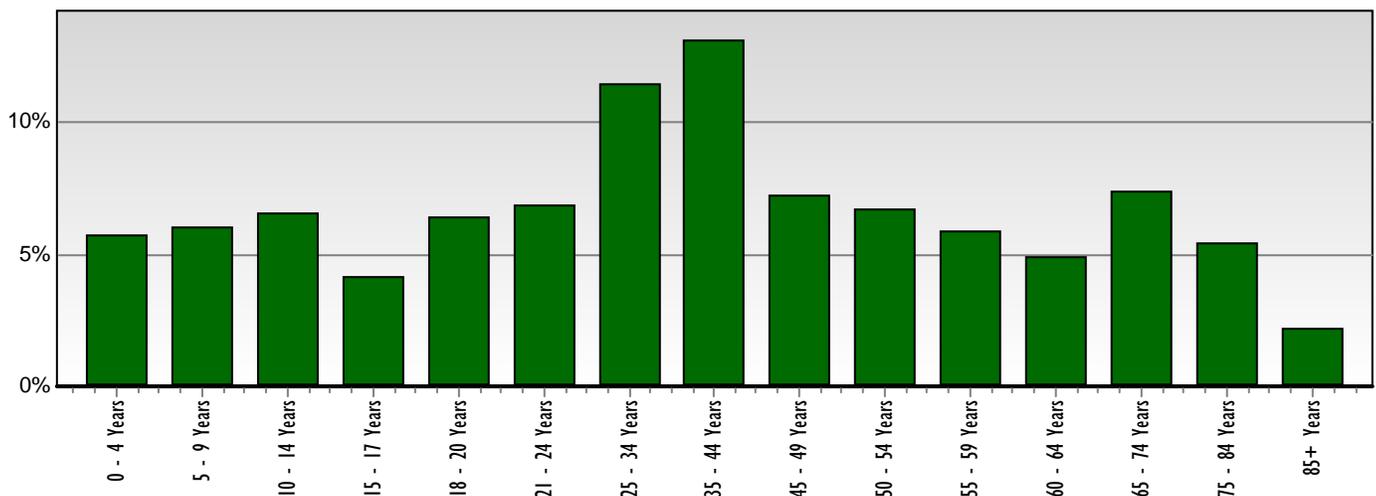
**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| <b>Population By Age (Current)</b> | <b>Custom Trade Area</b> |
|------------------------------------|--------------------------|
| 0 to 4 years                       | 16,054                   |
| 5 to 9 years                       | 16,947                   |
| 10 to 14 years                     | 18,585                   |
| 15 to 17 years                     | 11,671                   |
| 18 to 20 years                     | 18,141                   |
| 21 to 24 years                     | 19,346                   |
| 25 to 34 years                     | 32,378                   |
| 35 to 44 years                     | 36,979                   |
| 45 to 49 years                     | 20,302                   |
| 50 to 54 years                     | 19,012                   |
| 55 to 59 years                     | 16,644                   |
| 60 to 64 years                     | 13,872                   |
| 65 to 74 years                     | 20,757                   |
| 75 to 84 years                     | 15,285                   |
| 85+ Years                          | 6,125                    |

|                                |                |
|--------------------------------|----------------|
| <b>Total Population By Age</b> | <b>282,098</b> |
| Average Age                    | 38.4           |
| Median Age                     | 38.4           |

**Population By Age (Current)**

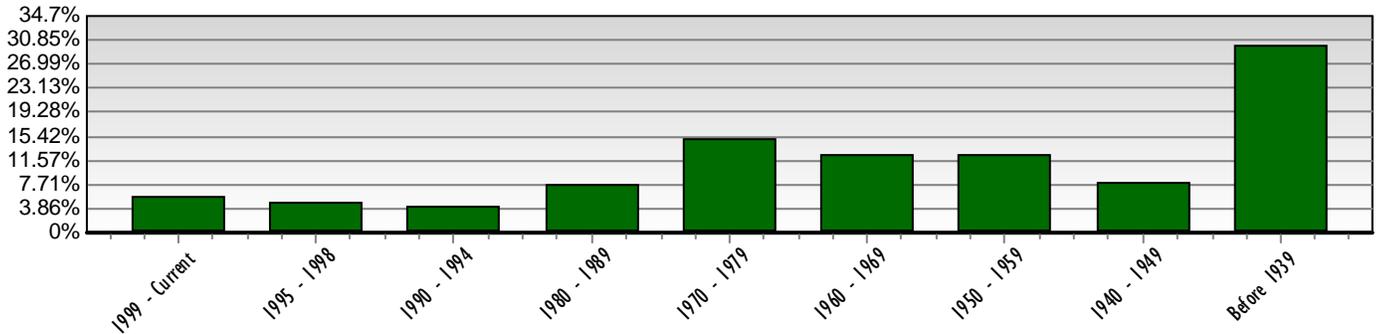


**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| Housing Units By Year Built (Current) | Custom Trade Area |
|---------------------------------------|-------------------|
| 1999 to Current                       | 6,815             |
| 1995 to 1998                          | 5,687             |
| 1990 to 1994                          | 5,043             |
| 1980 to 1989                          | 8,806             |
| 1970 to 1979                          | 17,493            |
| 1960 to 1969                          | 14,451            |
| 1950 to 1959                          | 14,709            |
| 1940 to 1949                          | 9,341             |
| Before 1939                           | 35,167            |

**Housing Units By Year Built (Current)**



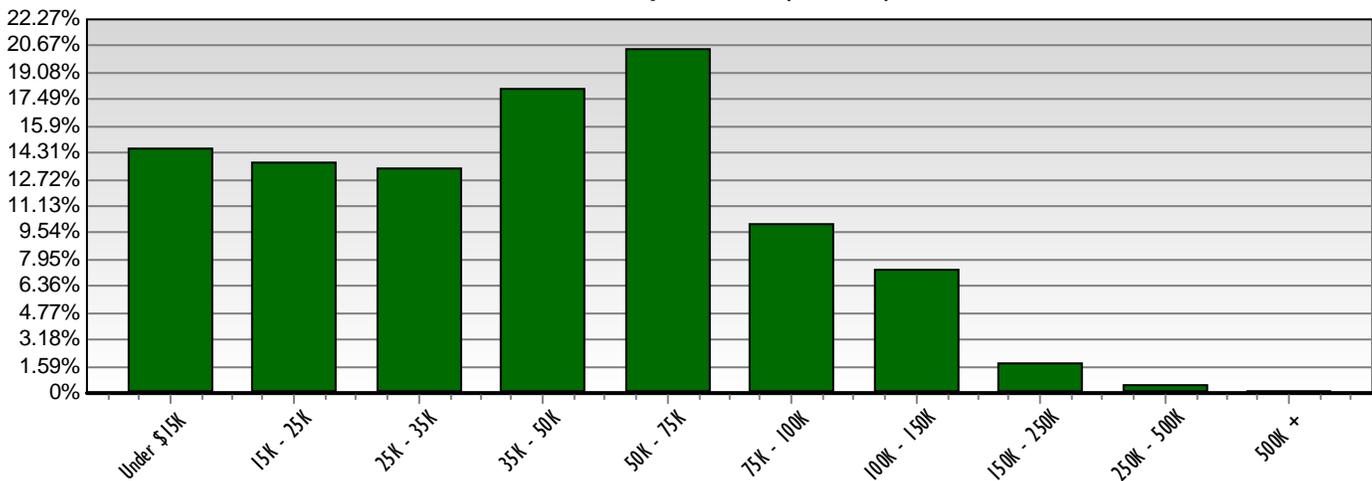
| Housing Units By Type (Current) | Custom Trade Area |
|---------------------------------|-------------------|
| Single-Unit Detached            | 76.0%             |
| Single-Unit Attached            | 1.9%              |
| Multi-Units 2                   | 4.9%              |
| Multi-Units 3 - 19              | 8.7%              |
| Multi-Units 20 - 19             | 1.2%              |
| Multi-Units 50+                 | 1.6%              |
| Mobile                          | 5.5%              |
| Other                           | 0.3%              |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| Households By Income (Current)    | Custom Trade Area |
|-----------------------------------|-------------------|
| Under \$15,000                    | 15,975            |
| \$15,000 to \$24,999              | 15,089            |
| \$25,000 to \$34,999              | 14,692            |
| \$35,000 to \$49,999              | 19,958            |
| \$50,000 to \$74,999              | 22,517            |
| \$75,000 to \$99,999              | 11,030            |
| \$100,000 to \$149,999            | 8,034             |
| \$150,000 to \$249,999            | 1,943             |
| \$250,000 to \$499,999            | 562               |
| \$500,000 +                       | 99                |
| <b>Total Households By Income</b> | <b>109,899</b>    |
| Average Household Income          | \$51,648          |
| Per Capita Income                 | \$21,959          |
| Median Household Income           | \$42,390          |

**Households By Income (Current)**

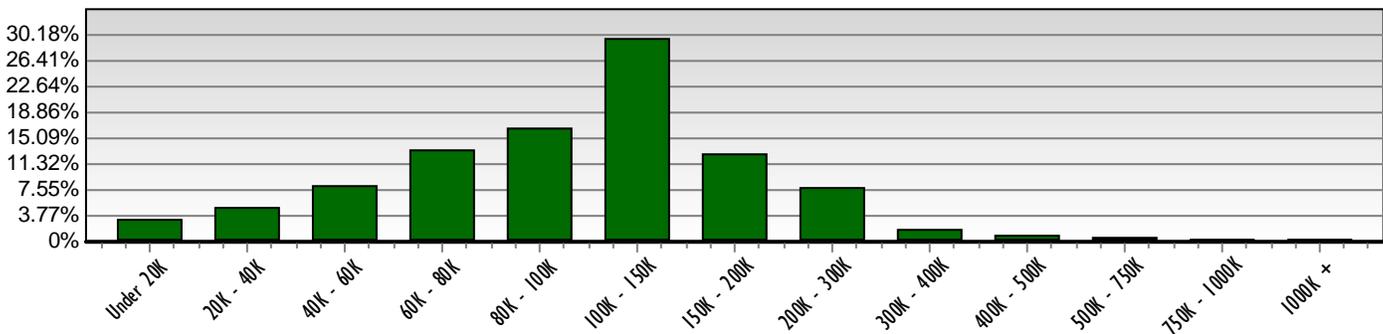


**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

|   | <b>Custom Trade Area</b> |
|---|--------------------------|
| <b>Housing Units By Occupancy (Current)</b>       |                          |
| Owner - Occupied                                  | 67.1%                    |
| Renter - Occupied                                 | 26.4%                    |
| Vacant  | 6.5%                     |
| <b>Owner - Occupied Property Values (Current)</b> |                          |
| Under \$20,000                                    | 2,532                    |
| \$20,000 to \$39,999                              | 3,967                    |
| \$40,000 to \$59,999                              | 6,414                    |
| \$60,000 to \$79,999                              | 10,579                   |
| \$80,000 to \$99,999                              | 12,956                   |
| \$100,000 to \$149,999                            | 23,343                   |
| \$150,000 to \$199,999                            | 10,033                   |
| \$200,000 to \$299,999                            | 6,274                    |
| \$300,000 to \$399,999                            | 1,447                    |
| \$400,000 to \$499,999                            | 627                      |
| \$500,000 to \$749,999                            | 385                      |
| \$750,000 to \$999,999                            | 125                      |
| \$1,000,000 +                                     | 180                      |
| <b>Total Owner - Occupied Property Values</b>     | <b>78,862</b>            |
| <b>Median Property Value</b>                      | <b>107,218</b>           |

**Owner - Occupied Property Values (Current)**



**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| <b>Civilian Labor Force (Current)</b> | <b>Custom Trade Area</b> |
|---------------------------------------|--------------------------|
| Unemployed                            | 7,919                    |
| Employed                              | 135,042                  |
| <b>Total Civilian Labor Force</b>     | <b>142,961</b>           |
| Unemployment Rate                     | 5.5%                     |

| <b>Population By Education Attained (Current)</b> | <b>Custom Trade Area</b> |
|---|--------------------------|
| Less Than 9th Grade                               | 5.8%                     |
| Some High School, No Diploma                      | 14.5%                    |
| High School Graduate (Includes Equivalency)       | 43.2%                    |
| Some College, No Degree                           | 17.9%                    |
| Associate Degree                                  | 5.2%                     |
| Bachelor's Degree                                 | 7.8%                     |
| Master's Degree                                   | 4.0%                     |
| Professional School Degree                        | 1.0%                     |
| Doctorate Degree                                  | 0.7%                     |

**Analysis Geography:** Secondary Trade Area  
Richmond, IN

**Date:** 10/4/2006

| <b>Population 16+ By Occupation (Current)</b> | <b>Custom Trade Area</b> |
|---|--------------------------|
| Administrative Support                        | 18,128                   |
| Architecture                                  | 1,909                    |
| Arts  | 1,609                    |
| Building and Grounds Cleaning                 | 4,332                    |
| Business Operations                           | 1,798                    |
| Computer and Mathematics                      | 1,382                    |
| Construction and Extraction                   | 7,401                    |
| Education, Training, Library                  | 7,835                    |
| Farming                                       | 2,401                    |
| Financial Specialists                         | 1,432                    |
| Health Care                                   | 8,311                    |
| Installation                                  | 6,454                    |
| Legal   | 483                      |
| Life  | 902                      |
| Management                                    | 8,178                    |
| Production                                    | 23,536                   |
| Sales   | 12,981                   |
| Services                                      | 28,422                   |
| <b>Total Population 16+ By Occupation</b>     | <b>135,042</b>           |

**Population 16+ By Occupation (Current)**

